

THE AMERICAN Legion

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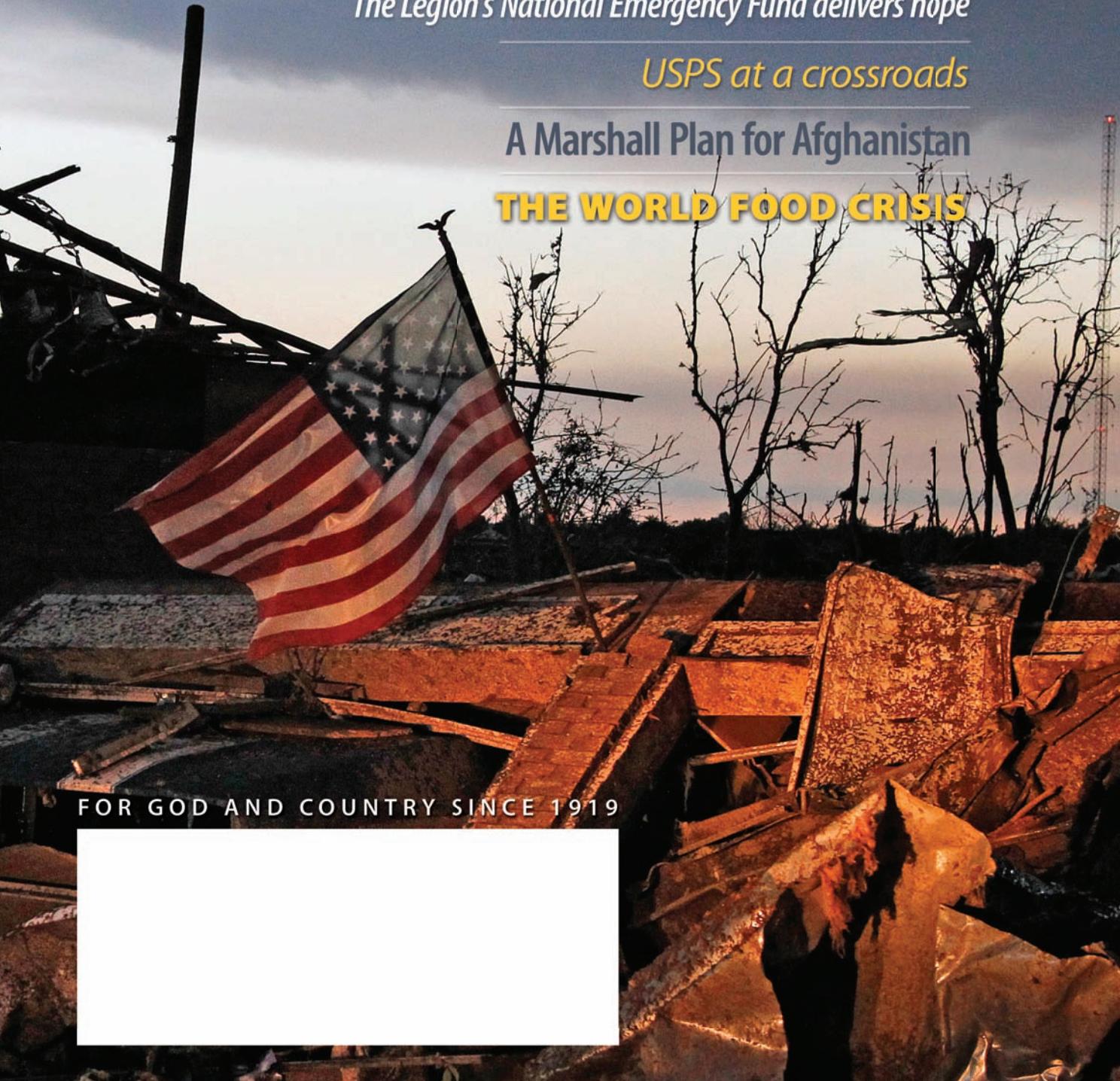
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The American Legion Magazine, a leader among national general-interest publications, is published monthly by The American Legion for its 2.4 million members.

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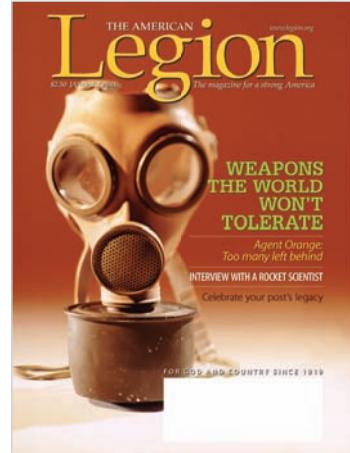
'The World's Red Line'

I served as an intelligence officer in a U.S. Army Reserve chemical brigade during Operation Desert Storm. We were unsure of where we might go or when. I consider it a miracle, and a victory for deterrence, that we did not have to deploy.

Prior to 1988, we trained in offensive use – only in the case that the red force used chemicals first, and only if we judged that blue-force retaliation might terminate the conflict at a low level of escalation. Such responsibility can haunt one if you allow it.

During my job as a safety and health specialist at Georgetown, I was working with one of our insurance carriers and mentioned that I had trained in a building full of live nerve agent. He said, "It's a shame they tested that stuff on you." But I did not view it that way at all. How else were we to have confidence that we could react properly if we met the ultimate test?

—Patrick Pacalo, Youngstown, Ohio



How did chemical weapons get singled out as a red line? The answer is simple. A civilized society considers war a tool sometimes necessary to settle world conflicts. However, chemical weapons take unfair advantage of the opposition. So they are not civilized.

—John Dalrymple, Westlake Village, Calif.

Richard Price wrote an interesting history of the global disdain for chemical weapons. But his praise for President Obama's response to Bashar al-Assad's alleged use of them left me wondering if I missed something about that episode. With all due respect to Price, the president totally mishandled the alleged use of CW by the Assad regime. (I say alleged because the final U.N. report on the topic failed to identify the party or parties that used CW.)

CW were used earlier in the year – presumably by Assad – which drew an immediate threat from Obama that any further use of CW by Syria would be crossing a red line, suggesting some kind of direct U.S. military action as the penalty.

When reports indicated that CW were used yet again, Obama backpedaled. He was aided in the mixed-messages department by John Kerry, his own secretary of state, who, when asked if there was anything Syria could do to avert what looked like an imminent U.S. strike, answered that yes, Assad could give up his CW and allow U.N. inspectors inside Syria. But in a classic display of sage diplomacy, Russian President Vladimir Putin offered to broker just that kind of deal, and in so doing forced Obama and Kerry to throttle back their war talk and allow diplomacy to deliver a peaceful solution – which is exactly what the American people wanted all along. Polls consistently showed no support for any military strike on Syria.

Price may not care who drew the red line, but words matter and presidential threats matter. That is why it is paramount that presidents think long and hard and clearly when making a threat. They may have to deliver on it or risk weakening the office for future presidents.

—Frank Scafidi, Carmichael, Calif.

During World War II, there were military and civilian casualties as the result of U.S. chemical weapons. On Dec. 2, 1943, German bombers raided the Allied harbor at Bari, Italy. The Liberty ship USS *John Harvey* was inside the harbor, carrying numerous mustard gas bombs. The ship caught fire as the result of explosions on surrounding ships. *John Harvey* then exploded in a yellow-green cloud spreading over the harbor and city, exposing military and civilians alike. My wife's brother was an armed guard on the ship. No survivors. The Allies did their best to cover up this secret.

—Leo A. Joubert, Haverhill, Mass.

'Find In My Favor'

When you bring up the topic of Agent Orange (January), people assume that only those who served in Vietnam were affected. I am a female Army veteran who enlisted Feb. 20, 1975, and was never in Vietnam. But I believe I was exposed at two duty stations. I began doing some research after a discussion at a recent Legion meeting.

My first exposure was in basic training at Fort McClellan, Ala. The EPA declared it to be a toxic site, and it was closed. Articles I've read indicate a variety of chemicals there, including Agent Orange, between 1933 and 1999. The neighboring city, Anniston, sued Monsanto and obtained a \$700 million settlement for its residents. Veterans were not notified or included.

Years ago, some House members introduced H.R. 2052, the Fort McClellan Health Registry

Act, which would require VA to maintain a registry of veterans stationed there and advise them of updates, provide medical care, and give a presumption of service connection for disability claims for diseases arising from chemical/toxic exposure.

My second exposure was while assigned to the 71st Signal Battalion (Provisional) at what was then Camp Zukeran in Okinawa. I've read a number of articles about the various places on that island that were exposed to Agent Orange. One article mentioned Camp Zukeran, and I recall seeing workers spraying something on the plants around the area. Recent articles have disclosed that they're still digging up leaking barrels that contained Agent Orange. I also have a friend whose father was an Air Force pilot stationed in Okinawa during the Vietnam War, along with his family. I recall her telling me about her reproductive problems and inability to have children.

There is no history of cancer in my family, but 10 years ago I was treated for early-stage ovarian cancer. I also suffer from thyroid problems. About 15 or so years ago, I registered with VA but never used it for health care since I had private insurance. But I'll reach out now to update my records. In the meantime, I've written my representative in Congress, reminding him about H.R. 2052. I suggest everyone reading this letter do the same.

—Vicki Dash-Slesinski, West Grove, Pa.

Editor's note: At the 94th National Convention in 2012,

The American Legion passed Resolution No. 95, which covers environmental exposures and references Fort McClellan. The Legion has supported earlier versions of the Fort McClellan Health Registry Act.

I served more than 260 days in the combat zones of Yankee and Dixie stations as a Blue Water sailor. In 1978, I was diagnosed with diabetes. I was covered by employer-provided insurance until the end of 2000. In 2001, I submitted paperwork to VA for assistance with prescribed insulin and supplies; I couldn't get insurance because of my "pre-existing condition." After submitting documentation, I was told that I have the wrong kind of diabetes and that it is not service-related. I was never allowed to make an appointment and never got a call.

I've lectured many active-duty servicemembers since then about what they can do to protect themselves, by having someone at home keep documents and emails on injuries and illness while serving.

—Wayne Stott, Albany, Ore.

With all the fraud, waste and abuse that occurs in government entitlement programs like welfare, food stamps and unemployment, I would much rather see the government err on the side of giving benefits to veterans who may not be eligible than to risk denying those who are. Get your priorities in order, Washington, and take care of those who cared for us all.

—Sean Tressler, San Tan Valley, Ariz.

THE AMERICAN LEGION MAGAZINE WELCOMES YOUR OPINIONS

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The bond we share with student veterans

Seventy-one years ago, veterans of the first world war noticed a big problem on the horizon. Young GIs were returning to their hometowns from fighting in the European and Pacific theaters only to find a federal support network that was slow to provide answers about benefits, deficient on health-care services and virtually unconscious to the need for effective transition assistance. In 1943, thousands of veterans who would later become known as the Greatest Generation had no idea what their futures held. Worse yet, they had little reason for hope.

Such was the milieu when The American Legion called for a nationwide survey of newly discharged veterans – market research, if you will – and delivered personal case studies to Congress. That set the stage for what would become the original GI Bill, a multi-plank platform that centered on college education, home loans, health care and unemployment payments. It was the most important social legislation of the 20th century, a triumph that educated millions, built the middle class, improved VA health care and returned \$7 to the economy for every federal dollar spent. Moreover, the GI Bill was shaped by front-line intelligence, individual case studies of those who had come home and needed help becoming civilians again.

Over a half-dozen war eras later, Student Veterans of America (SVA) carries that spirit forward, locked arm in arm with The American Legion. The Legion and SVA have worked closely during the post-9/11 era, fighting in Washington for 21st-century VA education benefits and collaborating on state and local initiatives, such as changes to provide in-state tuition waivers to veterans regardless of how long they have lived at one address. (*To learn more about that, visit the SVA website's "in-state tuition map" at www.studentveterans.org.*) With chapters on 950 different college campuses, SVA is much like The American Legion, a vast network of veterans dedicated to each other and certain that, given the chance, those who served in uniform can and will succeed. The GI Bill taught us all what can happen to an economy when a nation puts its trust in veterans.

As the survey did in 1943, SVA chapters provide valuable firsthand insights into the issues student veterans face. United, the Legion and SVA use those insights to improve the Post-9/11 GI Bill, ensuring that institutions provide quality, accessible college educations that work for today's veterans, nearly half of whom have families at home to support. American Legion members, posts, districts, counties and departments need to continue building bridges with their local SVA chapters. The Legion can provide mentorship, claims assistance, employment help and influence from the campus administration building to Capitol Hill. SVA, in turn, can provide the Legion firsthand knowledge to sharpen our legislative agenda, including real-life examples of the challenges student veterans face, just like the case studies of 1943.

Legionnaires know what it's like to juggle family, career, school and community service. Let's stand together in support of student veterans, whether it's an SVA chapter or a campus Legion post, or both, and remember that veterans of multiple generations worked together once to revive an economy. We can do it again.



National Commander
Daniel M. Dellinger

MEMORANDA

WASHINGTON CONFERENCE

American Legion leaders gather on Capitol Hill on March 23-26 to discuss the organization's legislative priorities and deliver testimony before a joint session of the House and Senate Committees on Veterans' Affairs. Follow events daily online.

www.legion.org

CAREER FAIR CALENDAR

The American Legion offers an online national calendar of career fairs offered by the U.S. Chamber of Commerce, Military.com and RecruitMilitary, LLC.

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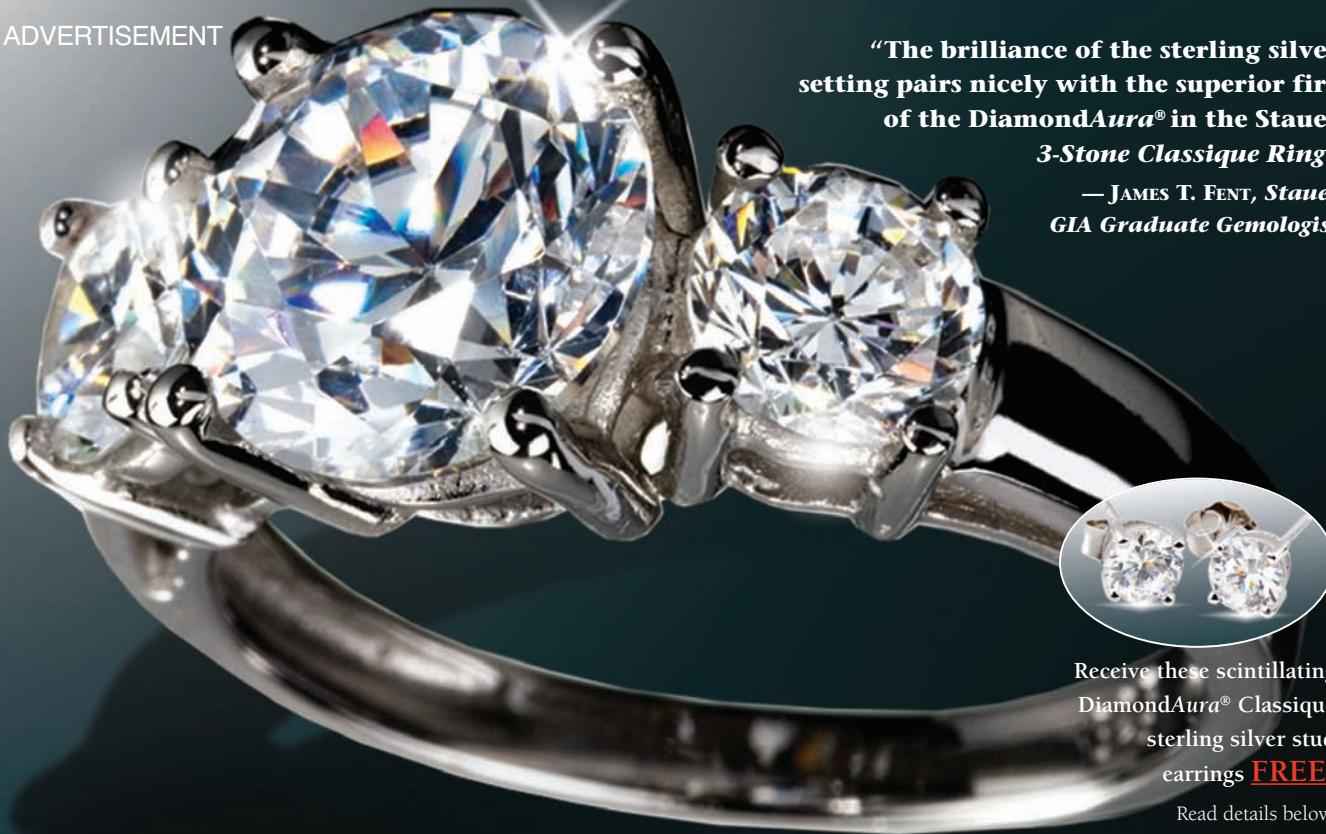
In March 1919, U.S. troops stationed in France after the end of World War I gathered in Paris to establish a veterans organization they would call The American Legion.

Posts around the world will celebrate the Legion's birthday this month. Share your stories on the Legiowntown USA website, and start a post page on the new Centennial Celebration website.

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Daniel M. Dellinger



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Cut (58 facets)	Brilliant	Brilliant
Color	"D" Colorless	"D" Colorless
Clarity	"IF"	Clear
Dispersion/Fire	0.044	0.066
2 1/2 c.t.w. ring	\$60,000+	\$145

process, but will only say that it involves the use of rare minerals heated to an incredibly high temperature of nearly 5000°F. This can only be accomplished inside some very modern and expensive laboratory equipment. After several additional steps, scientists finally created a clear marvel that looks even better than the vast majority of mined diamonds. According to the book *Jewelry and Gems—the Buying Guide*, the technique used in DiamondAura offers, "*The best diamond simulation to date, and even some jewelers have mistaken these stones for mined diamonds.*"

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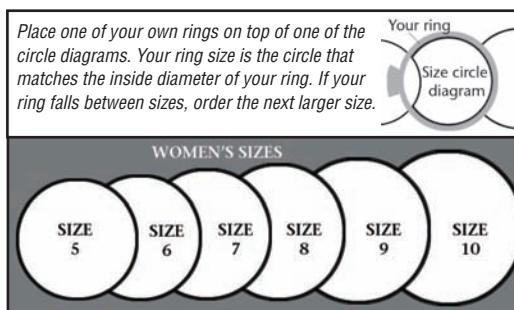
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"The American Legion is not a dichotomy. We aren't two ideas. We're one. That conjunction between God and country has to exist or we're not the Legion."

DANIEL McCLURE

Dan McClure saw people he knew die in Vietnam and realized he wasn't invincible. "I searched for a couple of years and finally found that the God I believed in was a lot more personal than I thought, and that there was an opportunity to actually know him," he says.

He studied for the ministry and served 20 years as an Army chaplain, including a tour at Fort Riley, Kan., counseling soldiers returning from Iraq.

McClure wants Legion chaplains to see their office not as a stepping stone to another position but as the best job they'll ever have: "liaison between God and man," he says. "The chaplain is the one who goes to the VA hospitals and spends time with vets who really don't have anybody. You don't spend a lot of time with the issues. You take care of folks."

Helping veterans and their families is McClure's "heartbeat," he says. "It's hard to sniff at 2½ million individuals all heading the same way. I want to be a part of that. It gives me an opportunity to have a voice I never had when I was in uniform."

BRANCH OF SERVICE

Air Force (1962-1976), Army Reserve (1976-1995), Iowa National Guard (1995-2005)

MOS: Infantryman, chaplain

RANK AT DISCHARGE: Colonel

AMERICAN LEGION POST

Leon Beatty Post 29,
Washington, Iowa

YEARS IN THE LEGION: 12

VETERANS ACTIVITIES

- National chaplain (2013-2014)
- Department chaplain (2011-present)
- District chaplain (2004-present)
- Post chaplain (2006-2008)
- District Oratorical chairman
- Hawkeye Boys State counselor

Watch an interview with
Chaplain McClure online:

 www.legion.org/magazine

Photo by Derek Tow

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Keep Your Health Plan Act



SUPPORT

Rep. Fred Upton, R-Mich.

- Upton is chairman of the House Energy and Commerce Committee.

When selling his health-care law, President Barack Obama repeatedly promised Americans, "If you like your health-care plan, you can keep your health-care plan. Period. No one will take it away, no matter what." Instead, millions of Americans received cancellation notices indicating that under this law they will not be allowed to keep their plans. This is unfair.

These are folks who have been responsible, choosing to purchase health care on the individual market. Now they are left to worry about how they will be able to afford the higher costs widely referred to as a looming nationwide "rate shock."

We have a solution: the Keep Your Health Plan Act, which passed the House of Representatives with strong bipartisan support in mid-November.

At minimum, health care should provide three things: freedom, flexibility and peace of mind. This bill would achieve that. The president's health-care law has limited the plan choices available and, to date, left far more people without plans than have signed up. The Keep Your Health Plan Act would allow plans currently available on the individual market to continue to be offered next year. It is a simple solution that provides the opportunity to create more flexibility, freedom and choices for all Americans. It is an escape from the president's broken promise and broken law.

Sadly, the first round of cancellation notices is just the beginning. Reports indicate that tens of millions more Americans could lose access to their existing plans in 2014. My colleague, Rep. Bill Cassidy, R-La., introduced the Employee Health Care Protection Act to allow plans currently available on the group market to continue to be offered. We will continue to look for solutions that will help the American people.



OPPOSE

Rep. Jan Schakowsky, D-Ill.

- Schakowsky is a member of the House Energy and Commerce Committee.

Late last year, health-insurance companies sent notices to individuals in my district and around the country saying that they would not renew policies that didn't comply with the consumer protections in the Affordable Care Act (ACA).

President Obama responded by allowing states and insurance companies to continue existing policies for another year, giving those affected time to review the options available to them through their new state-based marketplace. In most

cases these options will provide better value, and many families will qualify for tax credits to help them pay premiums and cost-sharing.

Many people who received cancellation letters will do much better under the ACA. Some of those insurance plans weren't worth the paper they were printed on and failed to cover basics such as hospitalization or the emergency room. The days of going bankrupt when you get sick are over.

The House Republicans' Keep Your Health Plan Act didn't just allow existing plans to continue for another year; it would have allowed anyone to buy a new plan without consumer protections.

I don't believe that individuals and families who buy new policies in 2014 should continue to face problems the ACA will fix. Under the GOP bill, someone who buys a new policy could:

- Face pre-existing condition exclusions, leaving them without coverage they know they need.
- Be charged more because they have an illness or injury, or face premiums five or six times higher just because they are older.
- Have to pay deductibles or cost-sharing for preventive services like cancer or diabetes tests.

My office stands ready to help and provide information about the ACA to constituents so that everyone is able to take advantage of its benefits.

CONTACT YOUR ELECTED OFFICIALS

The Honorable (name), U.S. Senate, Washington, DC 20510 • Phone: (202) 224-3121

The Honorable (name), U.S. House of Representatives, Washington, DC 20515 • Phone: (202) 225-3121

U.S. GOV'T GOLD AT-COST

TODAY - U.S. Money Reserve has scheduled what could be the final release of U.S. government-issued \$5 gold coins previously held at the U.S. Mint at West Point. These government-issued gold coins are being released on a first-come, first-served basis for the incredible markup-free price of only \$135 per coin. Please be advised: Our at-cost U.S. government gold inventory will be available at this special price while supplies last or for up to 30 days. Do not delay. Call a Senior Gold Specialist today.

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The toughest Monday

The *Los Angeles Times'* Booster Shots blog reports that the first Monday after the March switch to daylight saving time is one of the most dangerous days of the year. On that day, about 20 percent of the world's population is forced up an hour or so earlier than their bodies are accustomed to waking, with only the day before (Sunday) to sleep in. The blog cites several medical studies of the past 20 years that link the spring forward to an increase in everything from traffic and workplace accidents to excessive Web surfing on the job. Some "night owls" can take up to three weeks to adjust.



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Living Well is designed to provide general information. It is not intended to be, nor is it, medical advice. Readers should consult their physicians when they have health problems.



Media Bakery

WATCH YOUR MOUTH

What your teeth and gums can say about your health.

BY BETH W. ORENSTEIN

Your smile says a lot about your personality. It can also reveal a great deal about your overall physical health.

Research shows that more than 90 percent of diseases affecting the body as a whole, including heart disease and diabetes, have oral symptoms. That's another reason for checkups at least every six months with your dentist.

Here's what Chicago dentist Zack Zaibak, a Navy officer and author of "The Hidden Truth Behind Beautiful Smiles," says your dentist may find by looking in your mouth:

Swollen gums In most cases, swollen gums are the result of gingivitis or inflammation of the gums caused by plaque buildup. If left untreated, gingivitis can

advance to periodontitis, where plaque spreads and grows below the gum line and your gums start to pull away from your teeth. If your gums are swollen, red and bleed a lot, you have a vitamin C deficiency. Also known as ascorbic acid, vitamin C is necessary to make collagen, the building block for many tissues. Vitamin C deficiency may cause you to be fatigued and to bruise easily. Swollen gums can also be a sign of diabetes, weakening your immune system and putting you at higher risk of developing infections that can lead to gum disease. Finally, swollen gums can indicate the presence of even more serious health problems, such as leukemia.

See **MOUTH** on page 17

For people with a higher risk of stroke due to
Atrial Fibrillation (Afib) not caused by
a heart valve problem

I was taking warfarin. But I wondered, could I shoot for something better?

NOW I TAKE ELIQUIS® (apixaban) FOR 3 GOOD REASONS:

- 1 ELIQUIS reduced the risk of stroke better than warfarin.
- 2 ELIQUIS had less major bleeding than warfarin.
- 3 Unlike warfarin, there's no routine blood testing.

ELIQUIS and other blood thinners increase the risk of bleeding which can be serious, and rarely may lead to death.

Ask your doctor if ELIQUIS is right for you.

ELIQUIS is a prescription medicine used to reduce the risk of stroke and blood clots in people who have atrial fibrillation, a type of irregular heartbeat, not caused by a heart valve problem.

IMPORTANT SAFETY INFORMATION:

- Do not stop taking ELIQUIS without talking to the doctor who prescribed it for you. Stopping ELIQUIS increases your risk of having a stroke. ELIQUIS may need to be stopped, prior to surgery or a medical or dental procedure. Your doctor will tell you when you should stop taking ELIQUIS and when you may start taking it again. If you have to stop taking ELIQUIS, your doctor may prescribe another medicine to help prevent a blood clot from forming.
- ELIQUIS can cause bleeding which can be serious, and rarely may lead to death.
- You may have a higher risk of bleeding if you take ELIQUIS and take other medicines that increase your risk of bleeding, such as aspirin, NSAIDs, warfarin (COUMADIN®), heparin, SSRIs or SNRIs, and other blood thinners. Tell your doctor about all medicines, vitamins and supplements you take. While taking ELIQUIS, you may bruise more easily and it may take longer than usual for any bleeding to stop.
- Get medical help right away if you have any of these signs or symptoms of bleeding:
 - unexpected bleeding, or bleeding that lasts a long time, such as unusual bleeding from the gums; nosebleeds that happen often, or menstrual or vaginal bleeding that is heavier than normal
 - bleeding that is severe or you cannot control
 - red, pink, or brown urine; red or black stools (looks like tar)
 - coughing up or vomiting blood or vomit that looks like coffee grounds
 - unexpected pain, swelling, or joint pain; headaches, feeling dizzy or weak
- ELIQUIS is not for patients with artificial heart valves.
- Before you take ELIQUIS, tell your doctor if you have: kidney or liver problems, any other medical condition, or ever had bleeding problems.

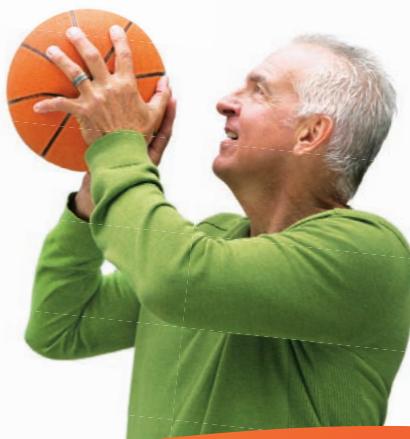
Tell your doctor if you are pregnant or breastfeeding, or plan to become pregnant or breastfeed.

- Do not take ELIQUIS if you currently have certain types of abnormal bleeding or have had a serious allergic reaction to ELIQUIS. A reaction to ELIQUIS can cause hives, rash, itching, and possibly trouble breathing. Get medical help right away if you have sudden chest pain or chest tightness, have sudden swelling of your face or tongue, have trouble breathing, wheezing, or feeling dizzy or faint.

You are encouraged to report negative side effects of prescription drugs to the FDA. Visit www.fda.gov/medwatch, or call 1-800-FDA-1088.

Please see additional Important Product Information on the adjacent page.

Individual results may vary.



Visit ELIQUIS.COM
or call 1-855-ELIQUIS

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Eliquis®
(apixaban) tablets 5mg

IMPORTANT FACTS



The information below does not take the place of talking with your healthcare professional. Only your healthcare professional knows the specifics of your condition and how ELIQUIS® may fit into your overall therapy. Talk to your healthcare professional if you have any questions about ELIQUIS (pronounced ELL eh kwiss).

What is the most important information I should know about ELIQUIS (apixaban)?

Do not stop taking ELIQUIS without talking to the doctor who prescribed it for you. Stopping ELIQUIS increases your risk of having a stroke. ELIQUIS may need to be stopped, prior to surgery or a medical or dental procedure. Your doctor will tell you when you should stop taking ELIQUIS and when you may start taking it again. If you have to stop taking ELIQUIS, your doctor may prescribe another medicine to help prevent a blood clot from forming.

ELIQUIS can cause bleeding which can be serious, and rarely may lead to death. This is because ELIQUIS is a blood thinner medicine that reduces blood clotting.

You may have a higher risk of bleeding if you take ELIQUIS and take other medicines that increase your risk of bleeding, such as aspirin, nonsteroidal anti-inflammatory drugs (called NSAIDs), warfarin (COUMADIN®), heparin, selective serotonin reuptake inhibitors (SSRIs) or serotonin norepinephrine reuptake inhibitors (SNRIs), and other medicines to help prevent or treat blood clots.

Tell your doctor if you take any of these medicines. Ask your doctor or pharmacist if you are not sure if your medicine is one listed above.

While taking ELIQUIS:

- you may bruise more easily
- it may take longer than usual for any bleeding to stop

Call your doctor or get medical help right away if you have any of these signs or symptoms of bleeding when taking ELIQUIS:

- unexpected bleeding, or bleeding that lasts a long time, such as:
 - unusual bleeding from the gums
 - nosebleeds that happen often
 - menstrual bleeding or vaginal bleeding that is heavier than normal
- bleeding that is severe or you cannot control
- red, pink, or brown urine
- red or black stools (looks like tar)
- cough up blood or blood clots

- vomit blood or your vomit looks like coffee grounds
- unexpected pain, swelling, or joint pain
- headaches, feeling dizzy or weak

ELIQUIS (apixaban) is not for patients with artificial heart valves.

What is ELIQUIS?

ELIQUIS is a prescription medicine used to reduce the risk of stroke and blood clots in people who have atrial fibrillation.

It is not known if ELIQUIS is safe and effective in children.

Who should not take ELIQUIS?

Do not take ELIQUIS if you:

- currently have certain types of abnormal bleeding
- have had a serious allergic reaction to ELIQUIS. Ask your doctor if you are not sure

What should I tell my doctor before taking ELIQUIS?

Before you take ELIQUIS, tell your doctor if you:

- have kidney or liver problems
- have any other medical condition
- have ever had bleeding problems
- are pregnant or plan to become pregnant. It is not known if ELIQUIS will harm your unborn baby
- are breastfeeding or plan to breastfeed. It is not known if ELIQUIS passes into your breast milk. You and your doctor should decide if you will take ELIQUIS or breastfeed. You should not do both

Tell all of your doctors and dentists that you are taking ELIQUIS. They should talk to the doctor who prescribed ELIQUIS for you, before you have any surgery, medical or dental procedure.

Tell your doctor about all the medicines you take, including prescription and over-the-counter medicines, vitamins, and herbal supplements. Some of your other medicines may affect the way ELIQUIS works. Certain medicines may increase your risk of bleeding or stroke when taken with ELIQUIS.

How should I take ELIQUIS (apixaban)?

Take ELIQUIS exactly as prescribed by your doctor. Take ELIQUIS twice every day with or without food, and do not change your dose or stop taking it unless your doctor tells you to. If you miss a dose of ELIQUIS, take it as soon as you remember, and do not take more than one dose at the same time. **Do not run out of ELIQUIS. Refill your prescription before you run out. Stopping ELIQUIS may increase your risk of having a stroke.**

What are the possible side effects of ELIQUIS?

- See "What is the most important information I should know about ELIQUIS?"
- ELIQUIS can cause a skin rash or severe allergic reaction. Call your doctor or get medical help right away if you have any of the following symptoms:
 - chest pain or tightness
 - swelling of your face or tongue
 - trouble breathing or wheezing
 - feeling dizzy or faint

Tell your doctor if you have any side effect that bothers you or that does not go away.

These are not all of the possible side effects of ELIQUIS. For more information, ask your doctor or pharmacist.

Call your doctor for medical advice about side effects. You may report side effects to FDA at 1-800-FDA-1088.

This is a brief summary of the most important information about ELIQUIS. For more information, talk with your doctor or pharmacist, call 1-855-ELIQUIS (1-855-354-7847), or go to www.ELIQUIS.com.

Manufactured by:

Bristol-Myers Squibb Company
Princeton, New Jersey 08543 USA

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Bristol-Myers Squibb Company
Princeton, New Jersey 08543 USA
and

Pfizer Inc
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PATIENT ASSISTANCE FOUNDATION

This independent, non-profit organization provides assistance to qualifying patients with financial hardship who generally have no prescription insurance. Contact 1-800-736-0003 or visit www.bmspaf.org for more information.





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MOUTH *continued from page 14*

Worn-down teeth Do you grind your teeth at night when sleeping? Grinding or clenching can lead to temporomandibular joint (TMJ) pain that can cause chronic headaches. (The TMJ is found on each side of your head just in front of the ear.) When you grind your teeth, you can cause a stiffening of neck muscles and trigger headaches.

Tender gums If your gums seem particularly tender or bleed a great deal when brushing or flossing, it could be a sign of a systemic condition such as lung disease or cardiovascular disease. Some researchers believe gum disease can lead to heart disease; bacteria infecting your gums can enter the bloodstream and attach itself to blood vessels, causing clots to form. Clots decrease blood flow back to the heart. When blood flow is decreased, blood pressure rises, upping the risk for heart attacks.

Sore tongue Early signs of oral cancer often show up on the side of the tongue in the form of small red or white spots. Oral cancer accounts for about 2 percent of all cancers diagnosed in the United States. When caught early, it has an 83 percent survival rate compared to 36 percent when it has spread, according to the National Institute of Dental and Craniofacial Research. Talk to

your doctor if you have red or white spots that persist for more than two weeks, or a mouth sore that persists for more than a few weeks. Oral cancer is more common after 40 and for smokers and heavy drinkers.

Tissue sensitivity If your teeth and mouth seem particularly sensitive, your tongue burns or you're having difficulty eating, it could be a sign of a vitamin deficiency. One of the most common deficiencies affecting the mouth and teeth is of vitamin B. This can lead to anemia (too few red blood cells) and neurological problems such as numb or tingling limbs. A burning sensation in the mouth and tongue could also be a sign of an iron deficiency. Other vitamin deficiencies include vitamin A, which can cause delayed healing in your mouth, and vitamin D, which can increase your risks of bone fractures, including the jaw.

A problem with gum disease is that often it is not painful. "Unless you know what to look for, or your dentist catches it, you may not know you have it," Zaibak says.

Whatever the problems in your mouth, you can take steps to minimize the pain and treat the cause. The good news is that gum disease is often easily corrected. "The first objective is to remove the source of the infection or problem," Zaibak says. "Then your dentist can work on improving the appearance of your teeth." If another health problem is discovered, the dentist may refer you to a specialist for treatment.

Beth W. Orenstein is a freelance medical writer living in Northampton, Pa.

71.8

Percent of office-based physicians using electronic medical records (EMRs) or electronic health records (EHRs)

Source: Centers for Disease Control and Prevention (CDC)

Media Bakery

D in your day

You may know vitamin D as the "sunshine vitamin." That's because the sun is the best source, producing it when ultraviolet rays reach your skin. Most people need only about 10 to 15 minutes a day of sun exposure to maintain healthy levels.

Smaller amounts of vitamin D are found in foods such as fatty fish, egg yolks, mushrooms, fortified milk, cereal, yogurt and orange juice. It is essential for strong bones and helps the body use calcium.

Many experts believe too little vitamin D can lead to cardiovascular disease, sleep disorders, cognitive impairment in older adults, some cancers and even depression. A blood test can show whether you have adequate levels. If you're found to be deficient, you should talk to your health-care provider about the best way for you to up your intake.



Media Bakery

Proposed claims rule irks veterans

BY TOM PHILPOTT

The American Legion and other veterans groups have blasted a proposed VA regulation that would require veterans filing written claims for compensation to use a single standard form – one that wouldn't start the clock on benefits eligibility until completed.

The same draft regulation has a second initiative, to require use of a standardized notice of disagreement (NOD) form for dissatisfied veterans appealing their original claim decisions.

VA officials say their intent is to "improve the quality and timeliness of the processing of veterans claims for benefits," and a tool for doing so is encouraging more veterans to file claims electronically. But veterans advocates argue the proposed change would amount to a benefit cut, particularly for older veterans who don't have easy access to computers or are uncomfortable using them. Currently, any veteran can start the clock on a claim with a variety of informal efforts showing intent.

Veterans "would no longer be permitted to submit an informal claim for benefits through nonelectronic means," stated the Legion, which called the proposed change "seismic" and likely to create an "adversarial relationship" between VA and claimants.

"This process could be particularly onerous for a large segment of the veteran population," American Legion National Commander Dan Dellinger said. "My hope is that Secretary (Eric) Shinseki and Undersecretary (Allison) Hickey hear the outrage from their stakeholders. More importantly, I hope they hear the screams from veterans – the group they have been charged with serving."

In explaining their proposed rule to amend adjudication and appeals regulations, VA officials said that standard forms greatly facilitate efficient and accurate claims processing. With information received in predictable ways, adjudicators "can more readily identify the benefits sought and contentions ... relevant to the claim."

VA wants to meet its dual goals by 2015 of processing claims with 98 percent accuracy and within 125 days, it said. But it needs to modernize its processes with new tools, including standardized forms. Claimants could no longer initiate claims and appeals "through nonstandard means," officials admitted. "However, VA believes the benefits of these changes would outweigh any burden of that limitation, for three primary reasons."

Standard forms would be simple to use, guiding the claimant in providing needed information to substantiate their claim. Claimants could use the electronic application process to preserve the same beneficial effective-date treatment they now have under current procedures of nonstandard informal claims. And standard forms would allow VA to process claims faster, improving efficiency and timeliness of claims decisions systemwide.

Ron Abrams of the National Veterans Legal Services Program suggested that requiring a standard form to file a written claim is not only unfair but perhaps unconstitutional.

"NVLSP believes that the segregation of veterans into groups, based upon their access to a computer with Internet capability, raises due process and equal protection issues," he said.

VA had set a Dec. 30 deadline for accepting comments on the proposed changes. One veteran who did so in time was David Huckaby, who perhaps spoke for many in acknowledging that a standard form might serve to speed claims-processing and decisions. "That being said," he added, "this seems like an extra burden to the veteran. If the veteran clearly writes in and tells VA what issues he is appealing, what does it matter how it is communicated?"

Any changes ultimately adopted would apply to claims and appeals filed 30 days after the date a final rule is published in the Federal Register.

Tom Philpott has written about military personnel and veterans issues for more than 30 years.



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Post Office BLUES

Overtaken by technological advances and budget cuts, the U.S. Postal Service – with its 105,000 veteran employees – faces an uncertain future.

BY PAUL GLADER

Juan Feliciano is a man on a daily mission inside the Equitable Building at 120 Broadway in Manhattan, a majestic tower where he has delivered mail for 20 years.

Starting at the 40th floor and working his way down, Feliciano deftly moves back and forth between banks of freight and passenger elevators, dropping mail off at hedge fund offices packed with large computer screens designed for traders, law firms with opulent oak-paneled lobbies and industry associations with formidable mailrooms.

"The mailman is here," Feliciano says, buzzing in at the Jewelers of America office on the 28th floor. Receptionists greet him warmly. Hispanic mailroom staffers call him "amigo," chatting with him in Spanish. Lobby sentries slap him on the back. But most white-collar workers he passes each day don't know why Feliciano walks with a slight limp and why his cheery disposition is balanced with a sense of focused duty. They don't know that he's a Vietnam War veteran with three Purple Hearts.

Feliciano, 68, came to New York at 17, hoping to escape a dismal economic future and an abusive father in Puerto Rico. He lived with relatives in Queens, N.Y., working during the day, studying English and attending high school

at night. Just before finishing high school in 1968, he was drafted to serve in Vietnam.

Assigned to infantry and demolition crews in the Mekong Delta, he was injured three times. He was in a truck that ran over a mine, killing a few passengers and leaving him with cuts on his head. During a firefight, he was hit in the leg by an artillery shell. On another occasion, shrapnel pierced his armpit and ribs when a medic stepped on a nearby mine.

After the war, Feliciano returned to New York and married his high school sweetheart. He worked a series of odd jobs and pursued more education at community and Bible colleges. But a steady, decent-paying job proved elusive. Finally, he applied to work for the U.S. Postal Service in 1982.

For thousands of veterans like Feliciano, the USPS is a job where they feel at home. Like the military, the USPS relies on a vast workforce to carry out daily logistical tasks and missions with singleminded focus. Many former service-members don't mind wearing uniforms. A job that sends them outside beats a desk job any day. Annual pay ranging from \$34,752 to \$57,704, with good benefits that brought total compensation to \$79,000 on average in 2009, isn't bad either.

A man with dark hair and glasses, wearing a white t-shirt under a dark vest with reflective stripes on the sleeves and dark pants, stands in a hallway. He is holding a stack of white envelopes in his hands. He is leaning against a dark wooden door with a gold plaque that reads "R2K, INC.". A small black electronic device with a red light is mounted on the door next to the plaque. The man appears to be looking down at the envelopes.

R2K, INC.

*Vietnam War veteran Juan Feliciano delivers mail
on his downtown Manhattan route.* Photo by Amy C. Elliott

Crunched by numbers As an independent branch of the federal government, the USPS delivers roughly half the mail on the entire planet, with more than 600,000 workers using 260,000 vehicles to get to every address in the United States six days a week. It's the second-largest civilian employer in the United States behind Walmart and, if private, would rank among the 100 largest companies in America.

The USPS, as directed by federal law, has given hiring preference to veterans in the form of 5- or 10-point (disabled veterans receive the higher number) bonuses on their entrance applications. As a result, the USPS has been an incredible employer of veterans. But with real and perceived financial and operational woes, some in Congress are calling for ongoing cuts and changes to the federally operated agency that include closing locations, phasing out workers and trimming budgets. The cuts are hitting veterans at the USPS as hard as – or harder – than anyone.

In 2013, roughly 104,740, or 17 percent, of the USPS' 616,369 workers were veterans, down from the 125,926 veterans who made up 19.5 percent of the workforce in fiscal 2011 and a drop of more than 20,000 veteran employees in two years.

Veteran employment at the USPS dropped 16.8 percent during those two years, compared to a 4.3 percent drop in overall employment. The agency claims its staff reduction has occurred through attrition and incentives rather than layoffs.

USPS spokeswoman Patricia Licata says veterans are a good fit at the USPS, bringing leadership skills, experience in structured settings and the ability to adjust in a rapidly changing environment.

"As the Postal Service's workforce continues to grow smaller, adapting to the changed economic environment, we remain committed to recruiting and retaining diverse talent that includes the hiring and development of veterans," Licata said in an email response to questions.

Nevertheless, all USPS workers – including veterans – are bracing for another possible wave of changes threatening the institution. Since 2007, the USPS has seen annual revenues slide 12 percent, to

\$66 billion from \$75 billion. Its mail volume has gone to 158.4 billion pieces in fiscal 2013, down 25 percent from 212 billion in 2007. The agency has racked up \$37.7 billion in total annual profit losses since 2007 and has exhausted its \$15 billion borrowing limit from the Treasury Department.

The USPS is staring into a dangerous vortex of brisk technological change, huge workforce costs and onerous government regulations. Some people point to email and fax machines as the latest culprits killing the first-class mail delivery business that used to yield a huge profit. Others

suggest that FedEx and UPS have outcompeted on package delivery. But those trends don't tell the full story.

The agency's hemorrhaging appears to be slowing. In November the USPS reported a \$5 billion net loss for the fiscal year ending Sept. 30, an improvement from the \$15.9 billion net loss the year before. Operating revenue increased to \$66 billion, up from \$65.2 billion the year before. Mail volume only dropped by 1.5 million pieces –

or less than 1 percent – in fiscal 2013. And while first-class mail declined roughly 30 percent in volume and revenue, shipping and packaging grew 8 percent to 3.7 billion pieces, with that revenue increasing to \$12.6 billion from \$11.5 billion.

The National Association of Letter Carriers (NALC) and the other two unions representing postal workers believe the USPS is in good shape after all the cost-cutting, staff reductions and facility closings, and is poised for a resurgence with a brightening economy. The albatross around its neck, they say, is the Postal Act of 2006 law that gave the USPS some flexibility on pricing and innovation but also requires it to pay \$5.5 billion each year into a health fund for its future retirees. NALC staff say no other U.S. company faces the same budget-crushing prefunding requirement. The agency has defaulted on three such annual payments.

The USPS has repeatedly asked Congress for several changes, including an \$11 billion refund that it says it overpaid into one of its pension funds. It also wants to end Saturday mail delivery, and to introduce its own health-insurance program so it can stop the pre-payments on its retiree health benefits. It would also like to enter new

104,740

Approximate number of veterans employed by the USPS in fiscal 2013

125,926

Veterans employed by the USPS in fiscal 2011

16.8

Percent drop in veteran employment at the USPS between fiscal 2011 and fiscal 2013

4.3

Percent drop in overall employment at USPS during the same period

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business areas such as delivering wine and beer by mail, which is currently prohibited.

The agency struck a deal with Amazon.com in November to deliver the company's packages on Sundays, a move USPS leaders hope will strengthen revenues. NALC praised the financial results; "If allowed to innovate and grow, the Postal Service is poised for a fantastic comeback," NALC President Fredric Rolando declared.

While the unions see the glass as half full, those in Congress who want to see a reform, overhaul or possibly even a privatization of the USPS see the glass as half empty.

"This is likely the last year that ongoing cost-cutting measures will generate significant savings," said Reps. Darrell Issa, R-Calif., chairman of the House Oversight & Government Reform Committee, and Blake Farenthold, R-Texas, head of the subcommittee that oversees the agency, in a joint statement last November. "Without legislative reform that includes modified Saturday delivery, USPS expenses will begin to increase once again."

Worried? Who's worried? At the NALC monthly meeting at its local headquarters in a basement union hall on West 41st Street near Times Square, postal workers from around New York City gather to eat sauerkraut hot dogs and drink sodas as union leaders give business updates. Several veterans sit around a table, discussing their military days, their USPS careers and their futures.

Pat McNally, a vice president of the union, wears a Navy baseball cap and joined the USPS in 1983. Another veteran, Jonny Delvalle, wears a headband; his friends jokingly call him "Rambo." Delvalle says he grew up running with "the wrong crowd" in Coney Island, Brooklyn, and got involved with gangs and drugs. His older brother was a Special Forces soldier and persuaded Delvalle to enlist in the Army in 1986. He became a field artillery specialist and continued in the Army Reserve until 2008. He joined the USPS in 2005 and has delivered mail on routes in Manhattan ever since.

Are these guys worried about their jobs? About Saturday delivery ending? About robots delivering mail in the future?

"To be perfectly honest with you, no," McNally says. "We're the only single organization (that reaches) every single house in America for six days a week." He says Amazon's contracting the USPS to deliver on Sundays is a good thing, and predicts that "eventually, we'll be a parcel business" mostly delivering e-commerce packages to customers.

Delvalle admits to being concerned when he sees veterans on the streets begging for money. "What I've been through helps me listen" to homeless veterans or depressed senior citizens as he delivers the mail, he says. He's experienced periods of unemployment and was even homeless for a time after Hurricane Sandy flooded his home in the Rockaways section of Brooklyn in 2012. The USPS has offered a lifeline for many veterans, but a changed agency could alter that.

**All it takes is a flick
of the pen from
Washington and we're
out the window.**

Pat McNally, second vice president of Vincent R. Sombrotto Branch 36, National Association of Letter Carriers

While McNally is not worried for now, he concedes that the fate of postal workers lies in the hands of Congress. "All it takes is a flick of the pen from Washington and we're out the window."

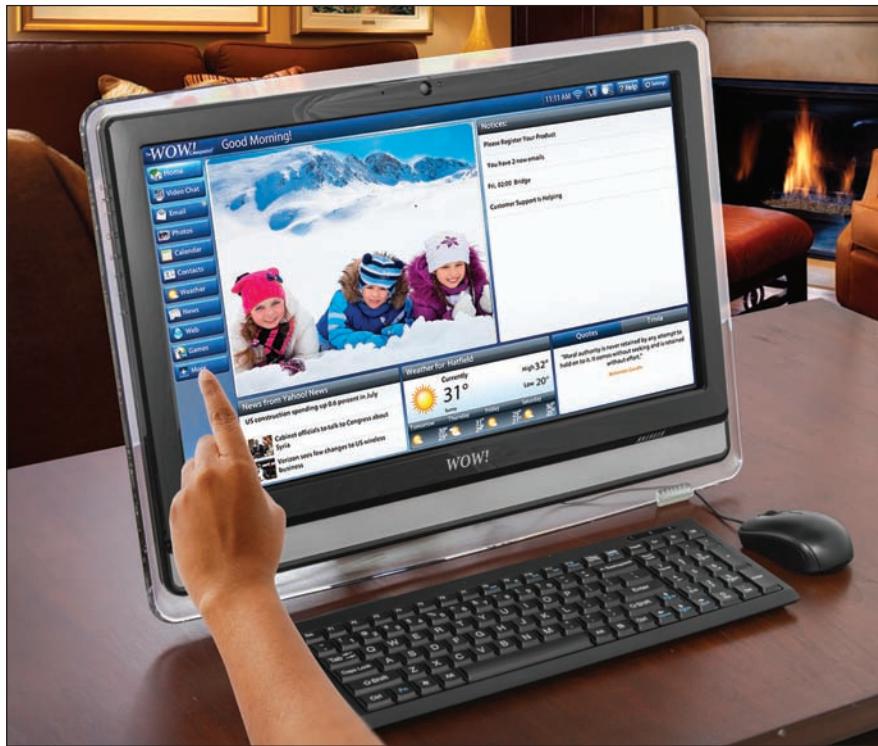
In the hands of Congress Lorelei St. James directs the Physical Infrastructure Team at the U.S. Government Accountability Office in Washington, which produces regular in-depth research reports on the USPS. She says the agency's main difficulty is that 80 percent of its budget goes to its employees. Benefits such as health care and pensions make up a huge percentage of those costs.

"We have suggested to Congress that it needs to take a look at the workforce," St. James says. Veterans and other employees in unions "would expect to see incentives for retirement, a smaller workforce." New workers likely won't have the kind of benefits and pay enjoyed by current workers. These cuts aren't enough, St. James says; in addition to figuring out how to fund its retirement and health-care obligations, the USPS must also replace an aging fleet of vehicles.

The USPS continues to close facilities, reduce operating hours of branches and shrink its workforce through attrition, St. James says. But these the organization can't continue squeezing blood from a stone. "As we talked with the Postal Service (officials), they are at a point where they really need Congress to make some decisions," she says. The agency updated its five-year business plan looking toward 2017 – rife with charts, spread-

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One idea St. James and her team have considered is commercializing or privatizing the USPS. Other less free-market-oriented countries – such as the Netherlands, Sweden, New Zealand and Germany – have done that with their postal systems. Sweden's Posten AB now runs only 12 percent of the nation's post offices. Deutsche Post is a private company that runs just 2 percent of the post offices in Germany. A *Bloomberg BusinessWeek* story in 2011 noted that customers of Swiss Post can decide if they want their mail delivered to their home, or scanned and sent to an Internet-connected device. On the flip side, privatization can be bad for service in some ways. For example, customers in Germany must grow accustomed to dropping off packages or buying stamps in strange outpost locations such as Germany's McPaper stationery stores, which are sometimes unable to ship packages that Deutsche Post branches can.

The bottom line for veterans NALC spokeswoman Pam Donato joined the Army in 1982, serving two years on active duty and then four years in the Reserve. She took a job with the USPS in Minneapolis in 1986 and eventually moved into union leadership. Being a mail carrier "involves an enormous level of responsibility if you honor people's privacy and the job in front of you," she says. "It may sound silly, but when you are out in a truck with a load of packages, someone has placed trust in you."

Donato says letter carriers, like members of the U.S. military, raise their hands and take an oath. She says many veterans see postal service as an extension of their military service. "Whatever job you go into after serving in the military, you are a different person," she says. "You are less reluctant to look at barriers."

Some cities involve mail carriers in readiness projects to distribute antidotes to people in the event of bioterrorism. The union honors several mail carriers each year for acts of heroism. This past year, three of the six awardees were veterans. David Tozzolino of Freehold, N.J., is a Marine-turned-mail carrier who in March 2012 saw a car veer out of control, cross a divided highway and hit a house, causing a natural gas leak. He sprinted from his route, climbed over the wreckage and pried the driver free, taking her to safety.

Donato says that the USPS has faced plenty of obstacles during its 200-year history – from the

Pony Express to planes, trains and automobiles – and that the current money, operation and technology hurdles are just that: hurdles. Even so, she fears that cutting Saturday delivery and other dramatic moves could doom the agency. "There would be a sizable loss of jobs," she says. "Quite honestly, our veterans would suffer."

Donato and other union officials say the economy is showing positive signs that are playing out in USPS financials. The annual profit gaps would evaporate if Congress alleviated USPS prefunding obligations, she says, pointing out that liberalization models in places such as Britain, Germany and Sweden have failed, often leaving rural areas, outer-ring suburbs and low-income areas with lousy mail service. Meanwhile, other national postal services, such as Japan's, are thriving. For Donato, it's too early to abandon the idea of a national postal system as a common good funded by taxpayers.

"The fear in general is that they (Congress) will do something so stupid that it will be catastrophic to the whole idea of a postal service," she says.

Back to Broadway A few weeks before Christmas, Feliciano starts his day at a post office building at 90 Church Street in lower Manhattan, a massive limestone structure that takes up a city block. It was built in 1935, when Franklin D. Roosevelt was president. On a warehouse floor resembling Santa's workshop, postal workers scurry about, pushing orange mail containers on wheels, throwing, sorting and binding mail. Dispatchers bark orders from metal desks in the middle of the room.

Feliciano huddles in his makeshift cubicle, preparing mail bundles and strategizing on how to get all the mail to his route a few blocks away.

"It's rare that a person will have a one-building route," says Kevin Ingram, manager of customer service at this branch. "There was a point in time we delivered floor to floor." New buildings such as the Freedom Tower, just across the street, will have centralized mail processing – metal boxes on the ground floor, where companies receive mail. No mail carriers will hand-deliver mail to each floor. That costs too much.

"I was about three blocks away" at a different USPS building when the last tower fell on 9/11, Feliciano says. He was sorting mail and getting ready to go out on his route when "everything shook like an earthquake." Lights went out. The workers closed windows so dust couldn't enter the building. Was he scared? "Not really. I've been through a war," he replies. When he was dismissed

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**Feliciano's time
in Vietnam
prepared him for
9/11.** Photo by Amy C. Elliott



from work that day, he put on a mask and walked 80 blocks north to his mother-in-law's home.

As Feliciano prepares to go out on his route, one colleague says he didn't know Juan was a veteran and asks, "What Army? Puerto Rico?" Feliciano smiles and says, "Vietnam." Then he adds, under his breath, "Before I retire, I gotta show these people some photo albums from my Army days."

Feliciano walks outside against the biting wind to the Equitable Building, which was the largest office building in the world (with 1.8 million square feet) when completed in 1915. Walking through the Beaux Arts lobby, complete with a vaulted central ceiling, he migrates past the swish of men in business suits and the clickety-clack of women in high heels on the white marble floors. He wears a uniform of his own: a USPS baby-blue polo shirt, gray slacks and navy winter jacket.

It used to take three to four carriers to deliver the mail in this one building. But with the decline in mail volume, Feliciano has been the sole carrier for the past few years. One godsend has been the American Arbitration Association, which moved onto the 18th floor in 2013. "Oh my God! It's a lot of mail," he says, wheeling square white buckets of mail behind him.

Feliciano makes his way from a trading firm on

the 41st floor down past law firms on the 38th floor to a consulting firm on the 34th floor. He records delivery receipts on digital devices and stuffs receipts in his shirt pocket. He notes that Amazon has outfitted the USPS with devices that record exactly when its products are delivered. Founder Jeff Bezos worked for firms on Wall Street – not far from where Feliciano is delivering mail – after he graduated from Princeton University and before he started the e-commerce behemoth.

Amazon is now both a possible savior and grim reaper of the USPS. On one hand, Bezos benefits from cheap delivery rates and inked the deal to deliver Amazon packages on Sundays at a time when the agency is considering ending Saturday deliveries. Meanwhile, a few weeks later, he was talking about bypassing the USPS, FedEx and UPS entirely by eventually creating drones that deliver his company's packages.

"I don't think it's gonna work," Feliciano says. "Take it to Brooklyn and someone's going to shoot it down." ☀

Paul Glader is cofounder and managing editor of WiredAcademic.com. He is a visiting professor of writing and journalism at The King's College in New York City.

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A tattered U.S. flag is displayed amid the rubble following the deadly 2013 tornado in Moore, Okla. Corbis

CRISIS MANAGEMENT

Dating back to 1969, the National Emergency Fund has helped veterans rebuild lives shattered by tornadoes, hurricanes and other natural disasters.

BY HENRY HOWARD

Jack and Stella Howard wrapped themselves in a comforter and huddled in their bathtub as an EF5 tornado approached their home in Moore, Okla. The roar of 210-mph wind was deafening. When the tornado hit, the two-story house collapsed. Under the rubble, the couple began to holler for neighbors, rescue workers – anyone who might hear them.

“The house just crumbled down around us like a tent,” Jack recalls, standing in the driveway where the May 20 twister tossed his truck one way and his wife’s car the other. “It was a miracle that we weren’t crushed. It’s an odd feeling being totally trapped under debris, not being able to move.”

Rescue crews freed the Howards after they had been stuck for more than an hour. Neither suffered serious physical injuries, but the massive tornado

– which peaked at 1.3 miles wide – ruined everything they owned aside from the clothes on their backs, forcing the couple to start their lives over. Again.

This was the second time the Howards lost everything when a tornado destroyed their home.

The aftermath was different in 1999, Stella says. “I was alone. It was the scariest feeling ever. I was hoping my husband would return to help. But no one was coming. No one was helping. I couldn’t call him. Phones weren’t working. Electricity wasn’t working. People were telling me to get out, but there was nowhere for me to go. All I had was a tank top and a pair of shorts. It was awful.”

The Howards had difficulty getting financial assistance after the first disaster. Beyond temporary shelter, “you were basically on your own.”

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Jack and Stella Howard plan to rebuild on the same spot where an EF5 tornado destroyed their house. Photo by Henry Howard

“... the Legion was there, asking, ‘What do you need? How can we help?’”

Stella Howard, who lost her home in the Moore, Okla., tornado

Last year was a different story. When the tornado ravaged Moore – a city of 55,000 residents located between Oklahoma City and Norman – The American Legion’s National Emergency Fund (NEF) responded immediately, providing financial aid to the Howards and other qualified veterans and families.

“This time the Legion was there, asking, ‘What do you need? How can we help?’” Stella says, adding that Legionnaires also offered transportation to those displaced by the storm.

NEF payouts were delivered immediately so those affected could purchase food, clothing and gas. “When you don’t have anything and you’re like us – seniors on a fixed income – that extra amount of money that The American Legion made available to us is a blessing,” Jack says.

History of helping Throughout its history, the NEF has provided quick relief to Legionnaires following tornadoes, hurricanes, wildfires, earthquakes and other natural disasters.

The program began in 1969 as a one-time effort in the wake of Hurricane Camille, which devastated the Gulf Coast – primarily Mississippi, and parts of Louisiana and Alabama. The Legion’s National Executive Committee (NEC) approved a resolution in August that year establishing the fund in order to “meet the most urgent needs through American Legion channels.”

In addition to homes being damaged or destroyed by Camille, several Legion posts suffered similar fates. “Where the neat, red-brick Legion post home in Buras (La.) once stood, there remained a sort of saucer of wet sand and a few chairs to show for it,” according to the November 1969 *American Legion Magazine*.

The NEC pledged \$25,000 to start the fund, which grew to more than \$53,000 (\$327,348 in 2012 dollars) before the national convention concluded.

The fund was resurrected in 1989 when Hurricane Hugo pummeled the Carolinas and Puerto Rico. The NEC once again pledged \$25,000 and called for a fundraising drive. A resolution was

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IN THEIR WORDS

Videos tell the NEF story

As spring approaches, tornadoes and floods threaten. When those threats become actual strikes, The American Legion's National Emergency Fund uses donations to provide immediate financial relief to affected Legionnaires and posts. Go online to see videos featuring families sharing what the donations meant to them.

www.legion.org/nef



Larry and Marilyn Whitmore, who lost their home in the 2013 Moore, Okla., tornado

We will forever have a deep gratitude for The American Legion ... and can't even begin to thank you all enough.



Scott Peterson of Washington, Ill., who was displaced by a tornado in November 2013

This grant is going to go a long way to help me continue to live a decent lifestyle.



Harry McMahon, Post 1404, Broad Channel, N.Y., after Superstorm Sandy

They'd been warning that the big one was coming. I guess this was it.



Mike Swinney, of Gifford, Ill., after a devastating tornado in November 2013

I never expected it and never asked for it ... It's a gift that I am so thankful for.

approved stating that any leftover funds would be saved for future natural disasters.

Since that time, NEF donations have provided more than \$8 million in emergency relief for Legion Family members, posts and others in need. The fund covers qualified Legionnaires recovering from major disasters – Hurricane Katrina, Superstorm Sandy and the like – as well as lesser-known cases such as river flooding in North Dakota or wildfires in Arizona.

American Legion National Commander Dan Dellinger is striving to educate Legion Family members on NEF and the importance of a strong emergency-assistance program. That's why he made NEF his major fundraising project this year, with a goal of generating more than \$1 million.

"As we've seen with these erratic weather patterns, I don't think anyone is off the board at this point," Dellinger says. "Look at Colorado for the floods. Of course, you have the Missouris and Mississippi that flood a lot. Look at Irene. Who would have thought that Vermont would get hit like that? Those are just a couple of the examples that show that a disaster can happen to anybody at any time. Look at the tornadoes that are popping up in the upper parts of the country. With the shifting weather patterns, I don't think anyone is immune."

'Fortunate to be back' In the case of Sandy, NEF grants helped Legion Family members to resume their lives and posts to rebuild their homes.

In Brick, N.J., Post 348 sits on a hill overlooking the Metedeconk River, at the point where it widens to a larger body of water for boaters and other outdoor water enthusiasts. Post Commander Skip Amundson, who has been a member there for more than 20 years, never thought he'd see the day when river water would pour into the building.

Along came Sandy.

On Oct. 29, 2012, the ocean breached the bay, flooding the Metedeconk and raising the river level by upwards of three feet. The post's canteen on the first floor was inundated with more than 20 inches, Amundson says. "I happened to be out of state at the time of the storm, down in Florida, and when I called down there, they said, 'Skip,

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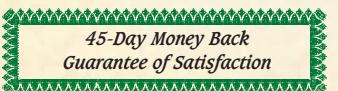
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Department of New Jersey Commander Gene O’Grady, center, and Vice Commander Mike Wilson present a check to Bob Sekerak, commander of Post 62 in South Amboy, N.J., which was damaged by Superstorm Sandy. *Photo by Amy C. Elliott*

there’s fish swimming around in here.’ And they weren’t kidding.”

The massive storm wiped out the post’s first floor and flooded the tiki bar and picnic area. “We were essentially knocked out of business,” Amundson says. “Once the canteen goes, we don’t have a way to make money anymore. That started a long process where we had to decide what we had to do. It wasn’t something that we could just put a Band-Aid on.”

The 1950s-era building was structurally strong, so the post rebuilt the first floor while using the second level to conduct business during the 13-month repair period.

Amundson estimates that the repairs totaled \$230,000. Post 348 received a \$4,000 NEF grant, which was matched by another Legion post and other nonprofit organizations. The NEF grant was the first glimmer of hope for Amundson since he learned of the devastation.

“One thing I noticed was that I wasn’t alone,” he says about a meeting New Jersey Adjutant John Baker conducted for NEF claimants. “There were a lot of guys in the same position, a lot of people in there representing their posts looking for help.”

Even today, Sandy’s devastation can be seen throughout Brick and other Jersey Shore communities. “A lot of people had to walk away from their

houses,” Amundson says. “Even today, many houses are sitting just like they were a year ago. I feel very fortunate. We’re among the few who got their post back. The grants like NEF and the fundraisers helped. We’re fortunate to be back.”

Dellinger toured disaster areas in Indiana after strong tornadoes struck in mid-November, and in New York long after Sandy left its mark.

“I saw some catastrophic results from Sandy,” he said shortly after the New York visit. “One man came up and said, ‘I benefited. My house is gone. But you were there to help me when I needed it.’ And he presented a \$100 check to pay it forward. I think that’s what a lot of people will do.

“It’s only through the generosity of our members that the goal will happen.”

Giving back In Oklahoma, Joe DeLaCruz is continuing to pay it forward.

After retiring in 1976, the 21-year Army veteran was battling health problems. He credits a Legion service officer who helped him make a claim for problems linked to exposure to Agent Orange during the Vietnam War.

Motivated by the help he received, DeLaCruz joined the Legion and embraced its volunteer opportunities, becoming a service officer himself. “I came to do this because The American Legion

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Joe DeLaCruz, chairman of the Department of Oklahoma's emergency relief program, looks over the tattered remains of a scrapbook in the aftermath of the tornado in Moore, Okla. Photo by Henry Howard

“I would go back and drive through the area and see all the buildings smashed up, houses demolished. I would see toys and clothing all over the place. Cars all torn up, one on top of another. I would see people going through the trash, looking for photographs. It was tearjerking.”

Joe DeLaCruz, chairman, Department of Oklahoma's emergency relief program

helped me,” he says. “The way I feel is that every day is Veterans Day. And we need to help each other.”

Soon after he assisted the Howards and other victims of the Moore tornado, DeLaCruz became chairman of the Department of Oklahoma’s emergency relief program. Even though the work can be unsettling, he pushes forward to assist veterans and their families.

“When something like that happens, it makes me teary-eyed,” he says. “I would go back and drive through the area and see all the buildings smashed up, houses demolished. I would see toys and clothing all over the place. Cars all torn up,

one on top of another. I would see people going through the trash, looking for photographs. It was tearjerking.”

A new start Among those who DeLaCruz has assisted are Larry and Marilyn Whitmore, who lost everything in the Moore tornado.

Marilyn, who was at work at the time of the disaster, kept in contact with Larry at home up until the tornado struck about 3 p.m. Larry found shelter in a hallway and “took a pretty good beating.”

For Larry, who served in the military for more than 20 years and has worked as a first responder,

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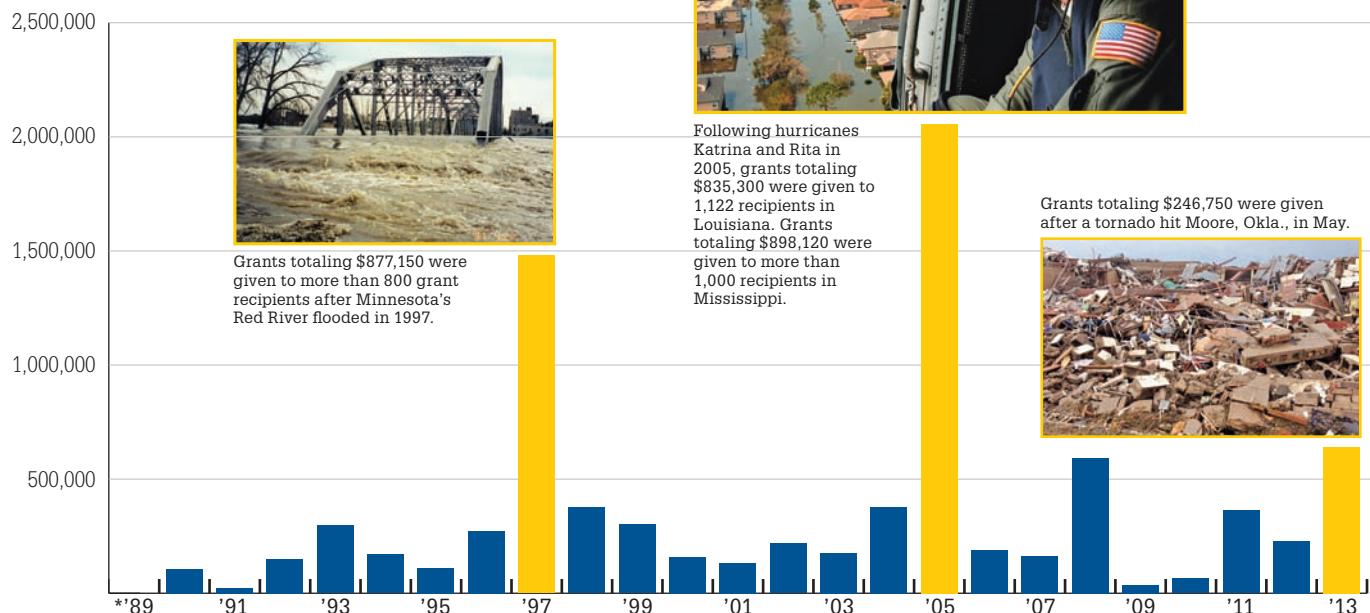
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NEF grants through the years



*Donations for Hurricane Hugo relief were collected starting in October 1989, and distributed in grants the following January and February.

A full 100 percent of donations to The American Legion's National Emergency Fund goes to members of the Legion Family who are recovering from natural disasters such as hurricanes, wildfires, tornadoes and floods. Since 1989, the NEF has provided nearly \$9 million in grants to Legionnaires, their families and posts.

Consider making a donation to the NEF online: www.legion.org/nef

it was time to take charge. "I dug out a next-door neighbor, then started directing people around and comforting neighbors. I was amazed (at what I saw). But I knew I had to go to work helping people. I didn't have any problem with that."

Usually her husband's actions don't surprise Marilyn. But this was different. "This all happened after he had a head wound and bruises all over," she says. "I don't know how he was walking, much less out helping people. They said he wouldn't sit down."

Finally a police officer stepped in and pulled Larry aside, telling him, "You're through. Mission's over."

That's when the helping stopped and the healing began. The Whitmores addressed their immediate needs, including patching up Larry and finding shelter and food.

Larry recalls that after two nights in a hotel, the staff wanted the Whitmores to move into another room. So they packed up all their belongings into two small boxes and relocated.

Then came the realization that they would need some help rebuilding their lives.

"I was OK with approaching veterans organizations, but we didn't want to go to other civic organizations because there are people that need

this a whole lot more than we do," Marilyn explains. "The ones that we depended on were the ones that we connected with, like the military agencies. It was greatly appreciated."

The Whitmores chose not to rebuild, instead moving about four miles away to another subdivision in Moore. "Our 7-year-old granddaughter, Abby, really brought everything into perspective," Larry says about moving into their new home. "She said that we had memories of your old house that blew away, and we will just have to make memories in this new house. That is so profound for a 7-year-old kid."

Still, they needed assistance after the tornado to pay for hotel bills, food, clothing and gas. "We can't thank the Legion enough for helping us out," Marilyn says.

The NEF funds provided "a comfort to us that was almost out of reach," Larry says. "We had nothing. Getting that grant from The American Legion helped bring us back a couple of steps toward normalcy. And that helped us know that we were going to come back strong, and we're getting closer and closer each day." ¶

Henry Howard is deputy director of The American Legion Magazine.



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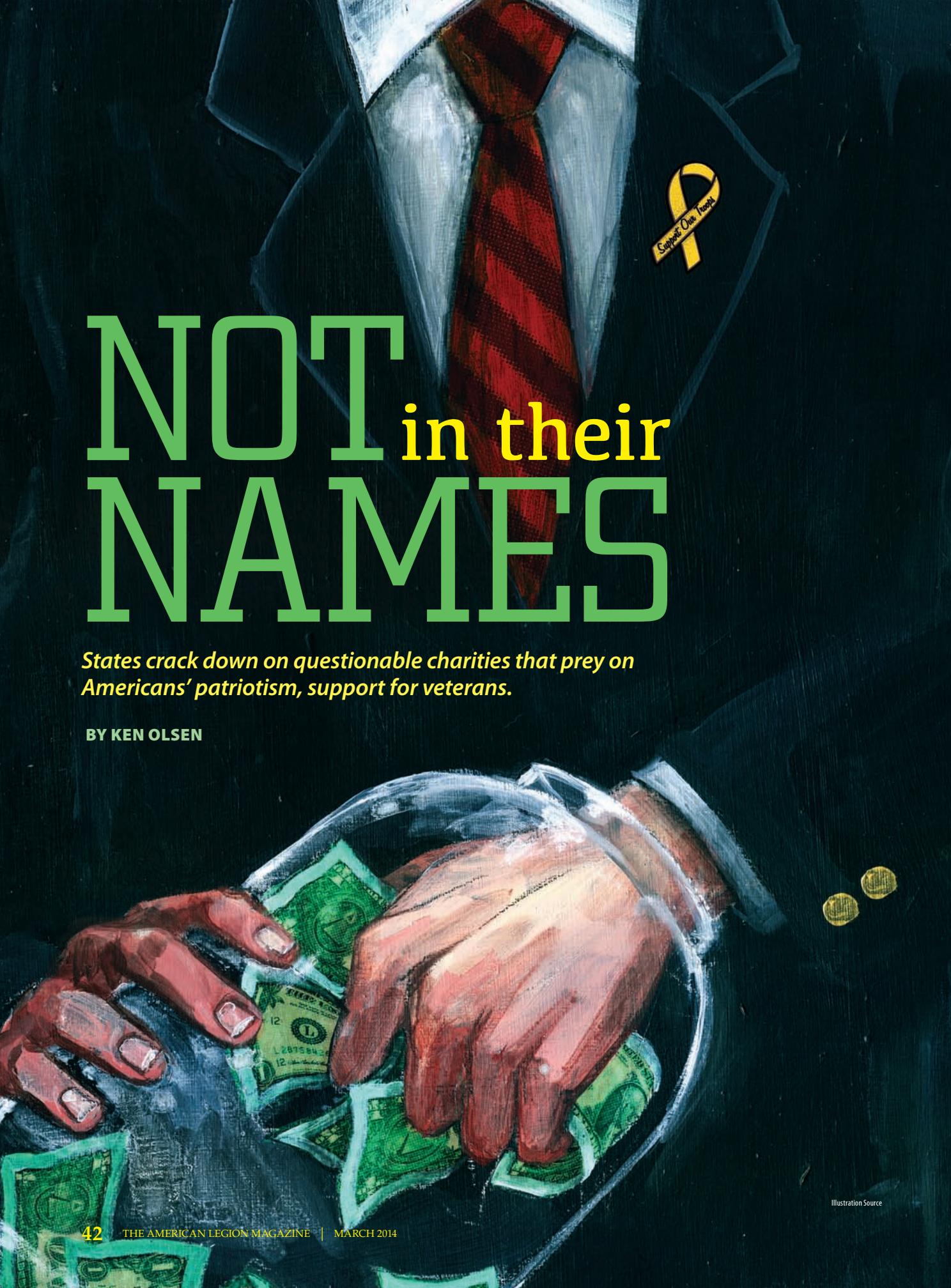


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NOT in their NAMES

States crack down on questionable charities that prey on Americans' patriotism, support for veterans.

BY KEN OLSEN

Illustration Source

The man behind a fraudulent veterans charity that bilked people out of hundreds of millions of dollars must spend every Veterans Day of his 28-year prison term in solitary confinement, an Ohio judge ordered in December. John Donald Cody, known in the charity world as Bobby Thompson, was also fined \$6.34 million and ordered to pay more than \$330,000 in investigation and prosecution costs under the sentence handed down by Cuyahoga County Common Pleas Court Judge Steven Gall.

Cody, 67, ran a phony group called the U.S. Navy Veterans Association. He collected more than \$2 million in contributions from Ohioans and tens of millions of dollars from people in 40 other states who believed their donations were going to help Navy veterans, according to the Ohio attorney general's office. He was arrested in Portland, Ore., in 2012 with more than \$980,000 in his suitcase, and convicted last November on 23 charges ranging from identity fraud to money laundering.

"We are pleased that this sophisticated con artist has been brought to justice, but there is still work to be done," Ohio Attorney General Mike DeWine said in a statement issued after the sentencing. "John Donald Cody wasn't the first con artist to exploit veterans, and he won't be the last."

That's a safe bet. A string of multimillion-dollar veterans charity scams have surfaced in recent years. In March 2013, 57 people were charged with using a so-called veterans charity to front an illegal gambling, racketeering and money-laundering enterprise. Law enforcement closed 49 Internet gambling cafés and seized 260 bank accounts worth \$100 million in its six-state probe of Allied Veterans of the World, according to the Seminole County, Fla., sheriff's office. Two of those arrested were police officers. The first of the 57 defendants tried in connection with the case was found guilty on more than 100 counts of racketeering and running an illegal lottery and illegal slot machines.

That verdict "should send a strong message that those involved in running this illegal gambling scheme under the facade of a charitable organiza-

tion to help veterans will be held accountable," Florida Attorney General Pam Bondi said. Indeed, less than 2 percent of Allied Veterans revenue went to charity between 2008 and 2012. The IRS revoked the group's nonprofit status in 2011.

The investigation also appears to have cost Florida's lieutenant governor her job. Jennifer Carroll resigned last year after being questioned by investigators about Allied Veterans. She has not been charged in connection with the case. Carroll was a consultant for Allied Veterans in 2009 and 2010, according to Florida Gov. Rick Scott's office.

Allied Veterans representatives could not be reached for comment.

“These (fraudulent) organizations depend on people being ignorant of who they are.”

Steve Udovich, Army veteran who began investigating charities after he was recruited to raise funds for one

Army veteran Steve Udovich began raising questions about veterans charities after one tried to enlist his assistance in raising money three years ago.

"These organizations depend on people being ignorant of who they are," says Udovich, who founded a group called Warrior Weekend in 2007 to provide respite for servicemembers and families. Given that less than 1 percent of the U.S. population serves in the military, such ignorance is widespread. "There are many who want to help in some way, probably the biggest reason why Warrior Weekend was so successful. I heard it a million times – 'I just want to help,'" Udovich says. "People are patriotic but unsuspecting."

Yet it's nearly impossible to corral the growing number of groups raising money under the guise of helping current and former U.S. servicemembers. There aren't enough regulators to keep track of an industry that raises more than \$1 billion a year, says Daniel Borochoff, president and founder of CharityWatch. "It's almost too easy to start a veterans charity. People automatically give because it's so emotionally powerful. Even if they don't support the wars, people still have compassion for the soldiers and sailors who put their lives on the line."

Meanwhile, many groups spend only a fraction of donations on aid to veterans and those still serving. Two-thirds of the veterans and military groups that CharityWatch analyzed received grades of D or F for the way they raise, spend and account for donations. "It's a national disgrace," Borochoff says. "They are basically stealing money from veterans who can really use it."

NATIONAL PROBLEM Examples of questionable veterans charities span the country, Borochoff says. For instance, groups claiming to raise money for veteran causes are regulars on the Oregon attorney general's annual list of the 20 worst charities in the state. Oregon has also shut down or barred at least three veterans charities from doing business there since 2010. It sued another group for allegedly diverting donations to political campaigns.

Nationally, a group called the Veterans Support Organization (VSO) has drawn scrutiny from federal and state regulators as well as members of Congress. VSO paid the state of Tennessee \$20,000 in 2011 to settle charges that it had falsely claimed to provide housing, holiday meals, job-search assistance, access to health care and other programs to veterans in the state. It was the largest civil penalty a veteran-related organization had paid to settle a case with the Tennessee secretary of state, a state spokesman said. Seven veterans organizations, including VSO, have been assessed such penalties in Tennessee since 2009.

VSO reached a settlement with the IRS in September 2012 for misclassifying employees as independent contractors over a three-year period, according to documents on file at the Florida Department of Agriculture and Consumer Services. And in December 2012, VSO paid a \$2,500 penalty for violating fund-raising and employment laws, including using a convicted felon to raise money.

A few years ago, VSO approached Udovich, a retired Army lieutenant colonel with more than 23 years of active and reserve duty, and asked to use his connections in The American Legion, Veterans of Foreign Wars and other veterans groups to promote VSO's

Giving and The American Legion

The American Legion's charitable giving program is built to make real differences in the lives of veterans, families, young people and communities worldwide, one contribution at a time. Those who donate can be assured of one driving principle: funds raised are directly applied to assist people who need American Legion programs and services. When a donation is made to Operation Comfort Warriors, for instance, that money is used only to purchase comfort items for recovering servicemembers or assistance for injured veterans transitioning to civilian life. Contributions to The American Legion Endowment Fund provide the dollars necessary to distribute cash grants for military and veteran families with minor children at home, who have fallen upon difficult times. Here are just a few options:

American Legion Charities

This tax-deductible nonprofit trust is available to anyone who simply wants to advance American Legion programs that help veterans and their families find careers, get help with benefits or better understand their health-care options. American Legion Charities funds are distributed by the Legion's National Finance Commission according to the needs of such programs and services as Boys Nation, the Oratorical Contest, advocacy in Washington, and to promote Legion transition assistance on a national level.

Child Welfare Foundation

The American Legion's Child Welfare Foundation provides funds that help organizations promote services and assistance to help young people facing challenges. Between \$500,000 and \$750,000 in grants to organizations are awarded each year to such programs as Autism Speaks, Boys Town, Tragedy Assistance Program for Survivors (TAPS), Young Marines and many others.

National Emergency Fund

American Legion National Commander Daniel Dellinger's fundraising project for 2013-2014, the NEF provides immediate financial assistance to veteran families in need after natural catastrophes. Funds are continuously pouring out to help families after tornadoes, fires, floods, hurricanes and other crises, making the NEF in frequent need of replenishment.

American Legion National Headquarters offers numerous opportunities to help others through planned giving, corporate sponsorships, memorial bequests and tributes. To learn more about the program and to make a contribution online, visit www.legion.org/donate or call toll-free 1-877-534-4668.



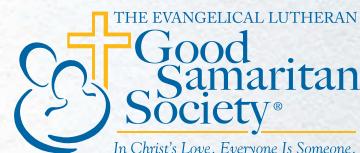
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fundraising efforts. Udovich soon discovered that VSO's practices had been questioned in several states, he says. He also visited stores in Delaware and Pennsylvania where VSO solicitors were asking for donations. At one, "I heard a guy tell an elderly woman, 'All this money goes to the VA.' At another supermarket, (the VSO representative) said all the money went to drug rehabilitation," he says.

Along the way, Udovich learned that VSO was giving its solicitors a percentage of the donations they raised instead of issuing paychecks and withholding taxes, he says. He filed a complaint with the IRS in November 2011.

In written statements to supporters, VSO acknowledges that the IRS and the state of Florida have examined its business practices. In the Florida case, regulators found "minor infractions which VSO has already addressed, including the way we pay our employees, the way we publicize our donations percentage, and our public status and registration," VSO founder and CEO Richard VanHouten said in one of the statements. "We sincerely apologize to all of those who support us for these infractions but we ... have corrected them and we are confident they won't happen again."

VSO's statement regarding the IRS audit doesn't address the employee-classification settlement of September 2012. The IRS did not change VSO's tax-exempt status as a result of the audit.

The group did not respond to questions about Udovich's allegations or the action taken by the state of Tennessee. Instead, VanHouten's statement focused on the employment training and jobs he says his organization provides for veterans.

"VSO hires homeless veterans (and nonveterans) and provides them a base-pay job with added incentives to solicit donations in front of local stores (similar to the Salvation Army)," according to VanHouten, who says he served in the Army as a watercraft engineer from 1983 to 1991. "In 2012, we provided over 450 jobs to veterans across this country. Without jobs provided by VSO, these veterans would be broke, homeless and hopeless."

CharityWatch takes issue with VSO's job training and employment claims. VSO solicitors staff tables and donation buckets at supermarkets and shopping centers. "I don't consider that an employment training program," Borochoff says. "They are basically turning veterans into beggars."

VSO has also caught the attention of members of Congress. Sens. Patty Murray, Richard Blumenthal and Bill Nelson called on the Justice and Treasury departments to investigate VSO nearly two years ago. In addition, they wrote VA to express concern

that VSO was allowed to serve on VA's Voluntary Service National Advisory Committee (NAC) despite the group's track record.

VA has since suspended VSO from the committee "pending the outcome of an investigation," a VA representative said.

Blumenthal, then-Sen. Joseph Lieberman and five members of the House of Representatives also asked the Federal Trade Commission to investigate VSO's practices. "IRS filings show that VSO received \$5.8 million in revenue in fiscal year 2009-2010, nearly all of it from donations," they wrote. "Yet VSO only distributed \$379,000 for grants and assistance to veterans. In contrast, VSO paid \$1.5 million in salaries and compensation, including \$256,000 for the organization's CEO."

VSO also did not respond to questions about members of Congress calling for these investigations or its suspension from the NAC.

LIMITED PIE Meanwhile, veterans groups that do good work are being harmed by the wasteful spending practices of questionable charities, CharityWatch says.

"Giving is a fixed pie," Borochoff says. "It's 2 percent of GDP and has been for decades. Contributions wasted by a poorly performing charity is money that is not available to a charity that could use most of it to help a wounded veteran or other worthy recipient. That's money they are taking out of the pool for better veterans charities."

Udovich wants legitimate veterans groups to get more involved. "One of our goals should be to educate the public," he says. "The returns would be more than worth it."

CharityWatch is calling for tighter regulations and more transparency into the spending practices of groups claiming to help veterans. For example, charities should be required to make their financial audits and tax returns available to the public within a year after they are filed with the IRS. In addition, they should be required to disclose their five most expensive solicitation campaigns, with a complete breakdown of their expenses.

"There ought to be a higher standard so not anybody can start a charity," Borochoff says.

At the end of the day, however, the public needs to thoroughly research veterans charities before donating. "It's donor beware," Borochoff says. "If people really care, they ought to take that additional step." ☰

Ken Olsen is a frequent contributor to The American Legion Magazine.



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A Marshall Plan for Afghanistan

Houston activist known for her place in "Charlie Wilson's War" rebuilt a village to show the world what happens when basic needs are met.

BY JEFF STOFFER

Joanne King Herring

- Houston political activist, socialite and former television talk-show host
- While married to oilman Robert Herring, was named honorary consul to Pakistan and Morocco
- Worked with Rep. Charlie Wilson, D-Texas, along with Egypt, Saudi Arabia and the CIA to provide missiles for Afghanistan's Mujahedeen to defeat the Soviet Union, stop the spread of communism and end a 10-year war
- Wrote "Diplomacy and Diamonds: My Wars from the Ballroom to the Battlefield," published in 2011, proceeds of which fund her Marshall Plan Charities program (www.marshallplancharities.org)
- Raised funds to rebuild the village of Khairabad in Afghanistan in 2011 and 2012

It takes a village to raise a child, or so goes the oft-quoted African proverb. To raise many children and to prove a point, Joanne King Herring simply built a village, right in the war-torn heart of a nation she once helped arm to defeat the Soviet Union.

The Houston activist and author famously portrayed by Julia Roberts in the 2007 hit movie "Charlie Wilson's War" is still fighting for Afghanistan's emergence from invasion, poverty, exploitation and a deadly cycle of terrorism. Her prescription for success depends on five essential ingredients: clean water, food, health care, schools and jobs. She calls it a "Marshall Plan for Afghanistan," hearkening back to the U.S.-led post-World War II reconstruction of Europe and Japan.

All it took to fund the first stage of her plan was one high-society luncheon in Houston – a soirée all about the history of royal weddings, of all topics, attended by a royal figure himself: Prince Jean of Orléans, Dauphin of France, Duke of Vendôme. The

event netted more than \$450,000, all of which went to rebuild the long-suffering village of Khairabad – south of Kabul – in 2011 and 2012. The money built a school, clinic and water-delivery system. It set in motion a job-training program and launched businesses for Afghans who might otherwise find themselves fighting for the Taliban.

Fundamental to Herring's effort was a 50-50 proposition. In land or labor, the Afghans had to match the financial contribution. They did so, and the village – chosen because it combined miserable conditions with capable provincial leadership – has flourished ever since. Working with carefully vetted nongovernment organizations, Marshall Plan Charities proclaims on its website: "We kept our promise! One village + Marshall Plan Charity = 20,000 changed lives." The site displays photos of villagers washing grapes with water flowing from new wells. Young girls are pictured at their desks on the first day of school. Adult vocational classes in sewing and carpet weaving are shown. In one photo, a doctor takes the blood pressure of a patient in the new clinic.

Herring, whose early business ventures included housing projects for veterans using GI Bill benefits that lifted up the U.S. economy after World War II, recently spoke with *The American Legion Magazine* about her vision to lift up Afghanistan, too.

You first went to Afghanistan shortly after the Soviet invasion of 1979. What did you know going in, and how did what you see affect you?

You don't know about any situation until you see it. But I had heard. My heart broke for the people. My main objective was not the humanitarian side of it but the protection of the United States. All of my life I had been fighting communism. So I went to Afghanistan with the thought of stopping the Russians in any way we possibly could. To understand what we were up against, I had to see it.

What was it like?

It's so broad. It's hard to put it into one perspective. I have never been so cold as I was when I was there. I had 18 blankets on me, and a sable coat. I felt like I was sleeping under a dead hippo. And I was still cold. How the men stood it, I don't know. And yet the Afghans were barefooted, some of them in tents, others just lying on the ground. These were refugees. Of course, they were all sick – you can't be in subzero weather with very little food and no cover and not even a tent. It was horrifying, and the world was not recognizing there was a problem.

This all occurred before you worked with the late Rep. Charlie Wilson to route Stinger missiles to the Afghans to fight the Soviets, correct?

That came later. I had talked to the leaders. I went to the refugee camps, which is what you saw in "Charlie Wilson's War." The refugees were better off than anybody else. They were telling me about bombs, how children would run after these little butterfly bombs that had toys attached to them – can you imagine the barbarity of that? – and other bombs that had fountain pens, medical supplies, things like that. The Afghans would go pick them up. They were not designed to kill but to maim, so the child or adult would die a horrible death. There were no doctors. No medicine. There was nothing to help them with these terrible wounds that our boys are experiencing from the IEDs (improvised explosive devices) today.

To see a child die a horrible, painful death and not be able to help is a horrifying thing to any parent. And the Afghans are very good parents. They have very close families. They work together. They care about each other. Even today, it's difficult to talk about. This is when I said, "There has to be something done."

How difficult was it to have influence as a woman in a remote area of a Muslim country?

I got there on a bus. I was wearing men's clothes. Women were not supposed to be on the bus, and I don't think there were any. I don't remember because we were scared. It was the most dangerous place in the world ... full of terrorist groups. The driver told me he could go only so far with me. Then we walked into Afghanistan. We used all kinds of modes of travel to get to the refugee camp. That's when I was most frightened. Across the horizon was this line of fighters ... like one of those cowboy movies with Indians all across the screen. Men were screaming, and they had these guns, and they were going up and down the hills. I thought they were going to kill me.

How did you gain acceptance among them?

They accepted me as an American. They were so thrilled that someone cared about them. They didn't think anyone in the world cared.

It must have been satisfying that your efforts to route arms to them ultimately allowed Afghanistan to defeat the Soviets.

It was a miracle. Here they were, these mountain fighters ... very intelligent people, but they just

couldn't read and write. They could fix a truck. They could learn very quickly how to shoot things. And they never gave up. No matter what, they would fight to the death. They said, "Don't give us food, don't give us water, don't give us medicine. We can live without food, medicine and water. But we can't live without freedom." And that's why I say today, if you just train the Afghans, they will get rid of the Taliban. We need to help them help themselves, and they are quite able to do it. That is why I am fighting so hard for them.

What if a Marshall Plan had been enacted there right after the Russians were driven out?

We wouldn't be fighting there today. It would have been a different country. I have had Afghans tell me that if we had our American president running for office in Afghanistan at that point – even after 9/11 when we went back – 80 percent of the country would have voted for him. That's how grateful they were. But we have mismanaged everything so terribly that now they perceive us as the enemy. They see us as an invading force.

As things changed in Afghanistan, you became less involved. What brought you back?

I did not want to go back to Afghanistan. I had had it. I didn't want to see any more mutilated bodies or children without arms or legs. But Caroline Firestone of Firestone Tire had been doing a big job over there. She said, "Let me tell you a story. This father came in weeping, bringing his son. He said, 'I am going to put my son in a madrassa (Muslim school for potential jihadists), and I understand that I will sign papers that I will never see him again. But at least he will have enough to eat, and he will get an education. If I don't do this, I will not have enough money to support the rest of my family. We will starve.'"

So he hugged his son, signed the papers and left. The man who did this transaction was recognized as someone involved in human trafficking – organs. What a humiliating thing to do with that boy. He was sold for his eyes.

When I heard this story, I said, "I am back in Afghanistan, no matter what I have to do." That was four years ago.

I started looking at the organizations working there. They were wonderful, but patchwork – a school here, a water well there, a clinic – but no one was working together. It wasn't making a difference. I said there has to be a reason.

New York University did a survey that examined world poverty. At the time, \$23 billion had been



Serving as honorary consul to Pakistan, Joanne King Herring made her way into Afghanistan and developed an understanding of the culture and its potential. Photo courtesy Joanne Herring

spent on alleviating world poverty. It had been 63 years, and had we alleviated poverty? Nowhere. They determined that only the country itself can bring itself out of poverty. But they had to have five elements: food, water, health care, education and jobs. If they had those things, the people could bring themselves out of poverty and build a middle class, which could then support democracy.

So we decided to build a village. Go in where there is absolutely nothing. Provide food, water, health care, education and jobs at the minimum, and see what happens. We couldn't get any help from the government. So I said we will raise the money ourselves. For less than half of what it cost to keep one American soldier in the field for a year, we were able to build a school, a clinic and the wells. It was the poorest village we could find. This happened in two years, and suddenly we were being talked about. American colonels who went out in the field and saw the poverty contacted me to say that what we were doing was wonderful. We hadn't done anything yet.

How did the Afghan leaders and others help?

We contacted everybody we possibly could, begging them to help us. They found us a man who would run the village once we got it started. One organization helped us plant soybeans in the Italian sector because we couldn't get into an American sector. The Italians helped us put in pipes and bring water down from the mountains. We filled two wells. A well only cost \$2,500. It takes so little if it's organized and the money is used correctly. We built the school, and the Italians built a wall around it.

Then we started trying to provide jobs. We asked the village, "Now tell us, what can you sell, right here in this area, so you don't have to ship it

anywhere?" They wanted to make little stoves. They had no heat or electricity, but they had to cook. They wanted bicycle repair. The mode of transportation was foot or bicycle. They wanted rug weaving. We got sewing machines so the women could learn to sew. Our objective was to make uniforms for the schools and the Afghan army. The market was right there.

For \$450,000, we built the village, staffed it and got the people working. This was exactly what the people needed. We had guys who defected from the Taliban. They came to us and said, "You know, we didn't want to be Taliban, but they paid us \$5 a day and I have 16 people in my family. How am I going to support them if I don't go out and shoot?"

Our village was too successful. The guy running it was murdered, but that didn't stop the village. It's keeping on.

What would it take for big companies to successfully locate in Afghanistan?

If you get the villagers behind you, and they see that you're there to create jobs and do good things with their people, they will protect you. That's where we have failed. We leave, and we may leave a task force, but we don't help the poor help themselves. They talk about getting Chevron. They talk about getting a PepsiCo plant built over there. How marvelous is this? Forty thousand people involved, with truckers, distributing and all these things. What about paying for security? I said, "Help us get the villagers behind you. It will cost half what (security) is costing."

There are going to be problems, and we always involve the villagers in solving them. And they solve them. The school is their school. Do you think they are going to let the Taliban hit it? Their clinic? No. They can't always protect the crops, but they will try, and they will die trying.

Local leadership and will to succeed, then, are vital in the region.

If you have a good provincial leader – and we have good provincial leaders all over Afghanistan – they are the ones you need to work with, not the central government. Afghans don't like a

central government. They said to me, "You don't understand us. You say we can't govern ourselves and that all we do is fight. That's so wrong. Your forefathers wanted you to have a states-rights government. That's what we have. All these provincial leaders are like governors."

Last summer, you voiced outrage when U.S. military equipment and structures were being destroyed as American forces were withdrawn.

The government tries to tell us that's not true, but it is true. Right now they have a moratorium on the destruction of military property there.

An Afghan leader told me the Kandahar base could hold all the refugees. There's room.

Let's take the refugees in. Let's take the orphans off the street. Let's get the widows who are not allowed to work, who are forced to starve behind the walls. We could bring them in and train them, and they could take care of themselves. We want to help them help themselves, and then leave. And it won't take a dime in taxpayer money. Give us the money that was going to be spent destroying things. We don't need to convert them.

A barracks is a barracks. A school is a school. A barbershop is a barbershop. One oven could go to a family and make a big difference. Think what a truck would mean to an Afghan family of 16.

How far do you think you will be able to go with the Marshall Plan for Afghanistan?

As far as the government will let us. We have the Afghan government behind us. We have the Afghan army behind us. We would like to work more with the Afghan provincial leaders, if we just had the means of doing it. Every person who has worked with our charity has done so by giving time. They have not been compensated even for the money they spent on travel. Everybody has done it with their heart. It shows that it can be done. ☺

Jeff Stoffer is editor of The American Legion Magazine.



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TOUGH TO SWALLOW!

*Decades after the Green Revolution,
nearly 850 million people around the world
continue to go hungry. Why?*

BY BEN BARBER

If you've ever spent time in a very poor country – which is where most of the world's 7 billion people live today – you may have asked yourself, "How are all these people hungry, yet the markets are full of food?"

Then, when you return to America, your own children ask, "Daddy, why are the people in your pictures so skinny?" You're ashamed to tell them that every child could be fed, but the world has other priorities.

I've been asking these same questions for more than 30 years. I've talked to farmers and agricultural experts. To scientists and politicians. To Americans and Nigerians and Mexicans and Cambodians and South Koreans. The fact is that there is no reason for anyone to starve or suffer from malnourishment. The planet can feed us all. But we lack the will and the way to share the bounty that modern scientific farming can provide.



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The world is in the grip of a food crisis. Prices began to soar in 2008 and peaked in 2011. They then fell a bit due to big harvests but are expected to remain close to record highs.

In 2011, some 44 million people fell into poverty around the world, according to the World Bank. And since people in poor countries spend about 70 percent of their income on food, poverty equals hunger. By 2030, the world will need at least 50 percent more food.

According to the U.N. Food and Agriculture Organization, more than 842 million people suffered from hunger between 2011 and 2013. That's down from 943 million between 2002 and 2004, and well over 1 billion hungry in 1990.

Despite progress in feeding more of the world's growing population, though, the number of people living with hunger and malnutrition is remarkably high. In fact, demand is threatening to wipe out what gains we've made.

The demand for food is so great that some food-exporting countries such as Vietnam have refused to ship rice abroad, even breaking contracts to secure higher prices and hoard in case of shortages at home.

The rising cost of food has led to riots, instability and chaos in Haiti, Senegal, Indonesia, the Philippines and many other countries. The riots of the so-called Arab Spring that overthrew strongmen in Tunisia, Egypt and Yemen may also have some connection to rising food prices.

"Food has quickly become the hidden driver of world politics," says Lester Brown, president of the Earth Policy Institute.

Agricultural scientists tell us the world's nations can produce enough food for everyone even if the global population climbs to 10 billion over the next three decades. But they can do so only if they have good seeds, plenty of fertilizer, fertile soil and adequate water. They need tractors and other machinery to plow, cultivate, harvest, store, transport and mill the food. They also need roads, fuel, credit, security and free markets.

Unfortunately, great problems of growth and resources have helped contribute to the spike in food prices:

- The United States is the world's largest producer of corn, but 40 percent of that goes to make ethanol fuel, to reduce dependence on oil imports and the emission of carbon gas believed to contribute to climate change. Europe and Brazil are also converting food into fuel, such as root crops and sugar cane. Each gallon burned leaves less food for the hungry.



A Bangladeshi farmer walks behind his cattle plowing a field. Some 160 million people live in Bangladesh, which is slightly smaller than the state of Iowa. Photo by Ben Barber

- The growing middle class in China, India and Brazil is eating more and more meat, which is raised using grain. Each pound of beef needs seven pounds of grain, a pound of pork requires three pounds, and chicken takes two pounds.
- Population growth is adding some 220,000 people to the planet every day. That's 80 million extra people each year.
- With much of the good land taken, growing populations are farming steep hillsides, causing erosion, or river valleys and coastal areas that are prone to flooding.
- Climate change is altering patterns of temperature and rainfall, leaving vast areas such as the Horn of Africa without sufficient water for herds and crops. This is "likely to have far greater influence on the volatility of corn prices," *The New York Times* reports.
- Oil prices are going up as millions of Chinese and Indians buy air conditioners and cars. This makes it even costlier to run tractors or buy fertilizer.

THE OBSTACLES Fifty years ago, a Norwegian-American scientist from the Midwest named Norman Borlaug crossbred wheat strains to produce a variety that could double the yield per acre. Backed by the U.S. Agency for International Development (USAID) and the Rockefeller Foundation, his miracle wheat could mature in half the time – only three months – so farmers could produce two or three crops a year.

Borlaug won the Nobel Peace Prize in 1970 and sparked the Green Revolution. Hundreds of millions of people are alive today because of his work.

Yet Borlaug told me in several interviews that the Green Revolution nearly failed to take off. Indian

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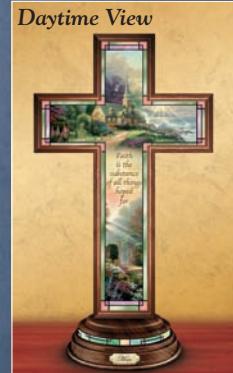
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officials refused to try out the new wheat. So he went to Pakistan, where the government ordered thousands of tons, pushing the Indians to order the seed, too. But they refused to build fertilizer factories required. So Borlaug threatened to tell the feisty Indian press that without fertilizer the Green Revolution was dead.

"Next morning I got the newspapers in my hotel room and every one said the government had decided to build the fertilizer factories," he recalled. "You have to hold their feet to the fire."

Before Borlaug died at 95 in 2009, he told me that Africa needs to build roads to deliver cheap fertilizer to farmers and transport harvests to urban markets.

As always, the main obstacles to meeting global food demand are scientific, political and economic:

Science The great advances in high-yielding wheat and rice have already been made. (Ironically, the key to high-yielding wheat was to breed short stalks that could support heavy heads of grain but not be broken by the wind.) We know that with fertilizer, water and pesticides we can pull six tons of food per acre. Compare that to one ton per acre in much of Africa, where no Green Revolution has taken place. But we are coming to the end of such gains.

Expanded production has come from genetically modified foods such as corn, which contains a gene to make it resistant to pesticides. Large swaths of cropland in the United States and other parts of the world are filled with these new varieties of seeds. Researchers are also genetically modifying other crops to make them resistant to drought or certain diseases. Even so, they have not yet been able to create miracle varieties of potato, sweet potato, cassava (tapioca), plantain and other staples of Africa and tropical areas.

Politics Roads, fertilizer and access to city markets can put cash in the pockets of farmers, but too many governments fail to invest in rural improvements. In recent decades, U.S. and other foreign aid has neglected big infrastructure projects like irrigation and roads.

During my time at USAID, there was much discussion about how to get leaders in some countries to set up credit systems so investors could buy crops in areas with surplus, store them and transport them to areas of need. But there was reluctance to openly criticize these leaders, and African hunger remains deeply entrenched.

Maritime countries sold fishing rights to fleets of

foreign trawlers from South Korea, Taiwan, Spain and other countries, leaving local fishermen without much chance to compete. The income paid to governments rarely trickled down to them.

And even when new genetically modified seed varieties seemed appropriate to a climate and soil in a particular country, nongovernmental organizations based in Europe lobbied local farmers to reject what they called "Frankenfood" as a potential threat to the local vegetation or human health.

The government of Zimbabwe, for example, refused to distribute U.S. genetically modified corn aid, worried that European nations would stop buying its agricultural exports, such as baby corn for salads. In the end, the corn had to be ground into meal at great cost before distribution to ensure that kernels of the genetically modified seed would not escape and multiply.

Economics When you see sacks of rice and corn in African or Asian markets alongside deep poverty, you realize that hunger is often a matter of cold cash. Even when there is a lack of rain and all crops fail, famine could be averted by shipping food a few dozen miles, from areas with surpluses.

Brazil has cut a lot of hunger by setting up a safety net of cash payments to its very poor. People can now buy milk and flour to fill the bellies of their children, who do better in schools as a result.

But when the United States sends food aid to poor countries, it is required by Congress to buy the food in the United States and ship it on American ships. Some estimates say 50 percent of the cost of delivering that food could be saved if cash was just given to USAID to buy food close to the areas of need. In addition, by buying food in Kenya or Ethiopia, local farmers get a boost and invest in expanding their plantings for the coming season.

Costly U.S. ships laden with Kansas wheat and corn take months to reach African ports. And when they arrive and grain is distributed for free, the local price of wheat and corn plunges. Farmers go broke and are unable to pay for fertilizer, irrigation and seed for the coming season.

At one time, this was considered part of a great economic plan. The United States, Australia, Argentina and other large producers had what economists called "comparative advantage" – they could produce a pound of wheat for a dime in the 1960s, much cheaper than anywhere else on earth. So the World Bank, the United Nations and major donor countries pressured poor countries to give up on competing and import food more cheaply than it could be produced in their countries.

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Water from the Nile River gushes out of a diesel pump south of Cairo, Egypt, replacing the ancient use of cows or donkeys to raise water from wells. Photo by Ben Barber

But how would the poor countries get the cash to import this food? They would find something that they did cheaper than anywhere else. But it didn't work. African handicrafts, minerals and lumber, either ravaged the landscape or failed to impress Western buyers, and imported food passed through a chain of often corrupt agencies that left little for the poor.

Even when a country such as Ivory Coast produces cocoa beans to make chocolate, speculators use monopolistic control over trucking fleets to force farmers to sell their crops for a pittance.

THE OUTLOOK In 1798, British scholar Thomas Robert Malthus wrote that hunger and disease act as checks on population growth. That was before we learned that fertilizer, sanitation and antibiotics could act as checks on hunger and disease. Now the harvest we are reaping is a human one, and it demands more and more food to fill the bellies of future – and larger – generations. As we learned in school, rising demand means rising prices. Now the very staff of life must follow that rule, and it threatens many nations' stability.

"Rising food prices are placing fresh pressure on policymakers globally at a time when many governments just have less money," says Larbi Sadiki, an expert in North African politics at Britain's University of Exeter. "In North Africa, food subsidies are a red line, especially in Tunisia

and Egypt. Citizens can be expected to take to the streets to demand social justice."

Countries such as China and Saudi Arabia are seeking to buy farmland in poor countries to supply their own needs, Brown says. Land grabbing, water grabbing and foreign purchases "are now integral parts of a global power struggle for food security," he wrote in *Foreign Policy*.

There is still hope. Poor countries must invest in agriculture and Western donors need to be sure foreign aid helps food production. The United States and other governments and foundations also need to increase funding for the crown jewel of agriculture research: the Consultative Group for International Agricultural Research (CGIAR), which has 15 experimental farms spread from Mexico (where the miracle wheat was created) to the Philippines.

We must also do as Borlaug did and use political leverage to persuade the dictators and callous elites running many of the world's poor countries that they will be remembered as great leaders only if they deliver to their people the tools with which to defeat hunger. ¶

Ben Barber has been a journalist for more than 30 years, including a stint as USAID's senior writer. His new photojournalism book, "GROUNDTRUTH: Work, Play and Conflict in the Third World," will be available on Amazon.com in April.

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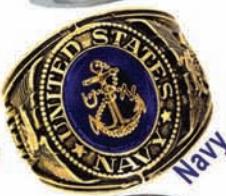


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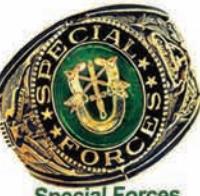
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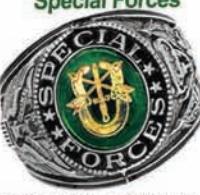
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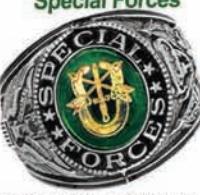
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During his time as an Army photographer, Bill Jones documented the devastation of Hiroshima and Nagasaki after the United States dropped atomic bombs on the cities to end World War II. Photo by Lucas Carter

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THE POWER OF PICTURES

Bill Jones kept his photos of the atomic bombs' aftermath a secret for nearly 50 years before sharing them with the world.

BY LINDSEY ALEXANDER

For a long time, Bill Jones kept his contributions to World War II history secret, hidden at the bottom of an ammo box full of love letters and in the barrels of souvenir rifles: the official military photographs of the aftermath of the United States' atomic bombing of Japan.

A former aerial photographer and Army Air Corps gunner, Jones served as the official Army photographer for Hiroshima and Nagasaki after atomic bombs were dropped over the cities nearly 70 years ago. Before being drafted, he had volunteered for pilot training but was underweight after a bout with rheumatic fever. Instead of the cockpit, he ended up in photography and gunnery training. He was on his first furlough when the war ended but was eventually sent to Fukuoka, Japan, arriving at the end of 1945.

"By the time I got there, the people who had lived there had scavenged for wood and tar paper and whatever they could get their hands on," says Jones, a member of American Legion Post 82 in Fort Wayne, Ind. "The thing that hit me most, when I was on the train (in Hiroshima): the rails had been warped by the heat of the bomb. This is a mile away, and those rays literally heated those rails for a millionth of a second, and so as we went around the city, these little, quite ancient cars just rocked from side to side even though we were going slow."

It was Jones' job to document the effect of the atomic blasts over the two cities – a force that President Harry Truman deemed "a harnessing of the basic power of the universe."

As the most experienced aerial photographer, Jones captured the devastation on film, in January 1946. About a month after he took the photos, he was promoted from corporal to sergeant.

From the start, a different energy marked the

project – a sense of importance and curiosity, at least among the officers.

"The colonel came taxiing up in his Stinson L-5," Jones recalls. "It was a very nice airplane to take pictures from because there were slots in the wings, and you could lower the flaps slightly and fly even slower, which made it nice for aerial photography."

"Col. (Richard) Fulcher had the side of the plane down. Another guy had just brought his airplane in and said, 'Where you going, Fulch?' He said, 'Nagasaki,' and the captain said, 'Darn, I want to go to Nagasaki. Can I go along?'"

A second plane was prepped, and both took off.

"I took the photographs in reverse order: Nagasaki first, Hiroshima second," Jones said. "The starkness, the absence of anything, of everything – that's what stands out the most."

Jones hasn't forgotten – he'll never forget – what he saw through the lens. "When I saw the city itself, everything was bare, except Mitsubishi Steel was tangled steel ... There were two schools on a hilltop. Their faces were caved in, along with the roof on the east side. I remember those two schools. I remember the tangled steel that I saw."

Jones's K-20 camera sounded its refrain over the bleak landscape again and again: *wind, cock, trip, wind, cock, trip* – 50 pictures to each roll of film.

"On the other side was the city proper with a mountain that tapered down to the river," he continues. "The rays of the bomb had come over the lower end of the mountain and touched the city and set it on fire."

In Nagasaki, about 40,000 people were killed instantly, according to the BBC, and an estimated 50,000 total died from the blast. "Things that were flammable were just simply vaporized, along with people," Jones says. In Hiroshima, an estimated

60,000 to 80,000 people were killed instantly, with about 135,000 total dead.

The industrial city was built “right up against the mountains” and had a series of rivers. “It almost looked like a hand with fingers,” he says.

“When I flew over Hiroshima, it looked pretty bare, just flattened. There were a few buildings that were not destroyed – not vaporized, I should say.” The ground was not charred, just bare. By the time Jones flew over, the Japanese had cleared much of the damage.

There was one building still standing, but all its windows were gone, he says. Upon closer inspection, it had actually “cracked to pieces but hadn’t fallen.” Another was “just crumbled steel.”

The plane flew on. *Wind, cock, trip. Wind, cock, trip.*

Though the target had been the Aioi Bridge, the hypocenter of the blast was Shima Hospital.

“In Hiroshima it was even more so blasted away, a lot of just plain empty spaces,” Jones says. “Now the damaged area, the area of almost total damage, (was a) 1-mile radius, and then two miles out was damaged enough that most of the buildings were not usable. Even three miles out there was still damage. It was a pretty powerful bomb.”

At the time he took the photographs, Jones didn’t think much about their significance. “It was just my job, and I was a 20-year-old,” he says.

When they returned to the base, though, there was a definite buzz about his pictures.

“I didn’t realize how really historical they were, but I did realize that they were important,” he says. “When I developed the film, the colonel was over there immediately. He said, ‘Jones, before you put a pen to those negatives’”

Jones usually dipped a pen in India ink to record information on the edges of the 4-by-5-inch negatives: the date, the approximate time, the negative number. But a colonel asked him to make prints for him before he added the data, which included a secret classification. Several officers and enlisted men working in the photo lab echoed the request. So Jones made pre-official prints, moving the negatives through trays of fluids, a developer, a shortstop bath, then hypo to remove any unexposed silver.

He developed the photographs as he would any others – except this time, he held one set of prints back for himself. Then he printed the official versions, which went “to the main building to be sent out to wherever they send ‘em.”

Making the prints was easy. Keeping them, not so much.

“When I got ready to come home, I had a number of 8-by-10s I had printed, but I was afraid to send them home for fear they’d be confiscated,” Jones says. “So I sent home two Japanese rifles, and for each 8-by-10, I put paper around it and then rolled it around the barrels of the guns, and they were in wooden boxes nailed shut. It would have been just a little too much to pry ’em open, you know.”

Jones decided to put the 4-by-5 negatives in the bottom of a .50-caliber steel ammunition box.

“To camouflage them, I saved all my girlfriend’s letters, and I stacked all of those letters in there and they filled that box right to the top. I snapped that lid shut and put a wire through it to keep it from opening.”

Jones kept them in a 4-inch-thick album at home. He shared the photos only with close family until 1990, when he confirmed they had been declassified. It was a relief.

Soon, the Smithsonian Institution and the National Museum of the U.S. Air Force in Dayton, Ohio, heard about the pictures and wanted them.

After keeping them to himself for so many years, “I didn’t want to give up the album,” he says.

In the end, a \$42,000 tax write-off persuaded him to part with them. He digitized every last photo before donating them to the Smithsonian, keeping a handful and putting the rest on DVD.

Over the next two decades, Jones gave 284 presentations on the atomic bombings, from military personnel to church groups. Those days are behind him now, but he still volunteers as a curator at the Hoosier Air Museum in Auburn, near Fort Wayne. And he appreciates the small part he played in preserving a historic and controversial moment in U.S. and world history.

“This was the first and only time – twice – that they used atomic bombs,” Jones says. “And I was the guy who preserved the pictures. It was just an ordinary plane flight for me, but I was astounded at what I saw.”

Lindsey Alexander is a freelance writer in Lafayette, Ind.

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NO SMALL CHANGE

Twenty years have revolutionized how Americans manage their money.

BY J.J. MONTANARO

The year was 1993. Bill Clinton was commander in chief, the European Union was in its infancy, the federal debt was a mere \$4 trillion, and I was leaving the Army to embark on a career in financial planning.

How things have changed.

I've been thinking about the effect technology has had on personal finance over the past two decades, and it's astounding. Think about how much your life has changed in that time. And even if you aren't the type to adopt new technologies right out of the gate, you can't help but feel the effects, simply because technological advances have become so deeply woven into everyday life. I didn't even get my first cellphone until a few years after I left the Army, and today my 15-year-old daughter has a phone with substantially more power and capabilities than a state-of-the-art computer had in 1993.

Clearly, we've come a long way, and there's no denying that technology has changed how we handle our personal finances. However, the human element still reigns. Unless you're self-disciplined about saving and spending, technology can only take your finances so far.

FINANCIAL PLANNING When I put together my first financial plan, I was beaming with pride at the sophistication of what I had helped craft. I gathered all the financial data on my client and completed a 30-page booklet. The data was entered into a network computer and transferred to the company's mainframe. Then it took 24 hours for the computer to spit out a black-and-white document summarizing the data and calculating some rudimentary straight-line projections on how the client stood relative to goals.

Fast-forward to today. You or your adviser can go online, tap into sophisticated software that runs thousands of simulations in the blink of an eye, and get an answer to the question, "Where do I stand?" in a matter of moments. Talk about a significant upgrade over the past two decades. It's easier than ever to map out your own financial plan and update it as your life changes.

INVESTMENTS Night and day. That's the only way to characterize the impact of technology on the individual investor's access to investments and information. So much that we take for granted nowadays was only an idea (maybe) when I started

out in the business: online trades for dollars instead of broker-placed trades for hundreds of dollars, real-time access to your portfolio instead of a monthly or quarterly statement from your mutual fund company or broker, and online research at your fingertips instead of a trip to the library to look at information that's certainly weeks, if not months, out of date. If information is power, today's investors are infinitely more powerful than their 1993 counterparts.

BANKING At my house, we typically only write a handful of checks each year and pay nearly all of our bills online. We pay our kids' allowance with automatic transfer and check our account balances instantaneously (who needs a checkbook register, anyway?). Hypothetically speaking, if I'd had a bet with my brother – a graduate of the U.S. Naval Academy – I could have done a person-to-person transfer to satisfy any obligation that Army's 12th loss in a row might have created. And it could've been done with my mobile phone. Thanks, USAA!

Even though I still like to create a written budget that looks just like it did when I left the Army, I can now track our spending through online tools accessible via my phone, and even receive an alert when I bust an area of our budget. Command and control of daily finances has moved from the equivalent of a map board with land lines and stickpins to real-time satellite imagery and communications.

TAXES Congress and the IRS seem to want to keep things complicated by adding, changing and otherwise amending a seriously complicated tax code. It's only gotten worse over the past 20 years, but technology has helped. Think about it: you don't have to run down to the post office to scour IRS publications; they're all available online. And while you might benefit from the help of a certified public accountant, many tax returns can be completed quickly and accurately using tax preparation software or online tools. So taxes may be more complicated, but they're certainly easier to navigate. And online submission of your return has helped reduce the traffic jam at the post office on April 15 and sped up your tax refund's arrival in your bank account.

ESTATE PLANNING As with tax preparation, technology has made a wide range of online tools available to help you get your affairs in order. Whether you want to build an appropriate frame-

work to distribute your estate when you're gone or appoint someone to make decisions if you can't, online services are not in short supply. Preparing legal documents, filling out state bar associations' forms and updating beneficiary arrangements can all be done online. I'm a big fan of sitting down with an estate-planning attorney, but there's no doubt that technology has made it easy for more people to take care of their legal documents.

THE BOTTOM LINE All these advancements, and what do we have to show for them? Honestly, not much – in my opinion, anyway. Basic measures of economic wellness remain flat. For example, the mean household income for Americans has increased from \$31,241 to \$51,322 over the past 20 years. Sounds good, but when you account for inflation, there's virtually no growth in what folks are taking home.

The number of households below the poverty line has dropped from 15.1 percent in 1993 to 15 percent today. The first retirement confidence survey from the Employee Benefit Research Institute (EBRI) was published in 1996. Those who say they are very or somewhat confident in their ability to stay afloat during retirement has shrunk from 74 percent in that first report to 51 percent in 2013. Sadly, the dramatic improvements and tools that have appeared over the past 20 years have not translated to a dramatically improved financial condition for Americans.

A few months ago I wrote an article laying out a recipe for financial success. Not one of the "ingredients" was dependent on technology. Instead, they were behavioral commitments and actions that can be enhanced by the types of technological advances discussed here, but ultimately at the core require a commitment to understanding and executing smart financial moves. All the gee-whiz gadgets in the world won't help if you simply can't spend less than you earn and save some to boot. 

J.J. Montanaro is a certified financial planner with USAA Financial Planning Services, one of the USAA family of companies. USAA is The American Legion's preferred provider for financial services.

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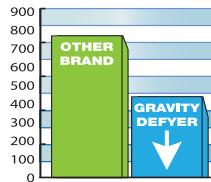
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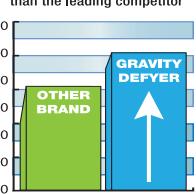
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SHOCK ABSORPTION STUDY HPW Biomechanics, 2012

Shock absorption: Measurement of maximum pressure (KPI). Energy return: Measurement of energy returned (Joules).

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**MEMORIAM**

Mentor, friend, gentleman

Past National Commander Dick Pedro will be remembered for his leadership in New York and beyond.

As department adjutant for four decades, Richard M. Pedro was a longtime American Legion leader in New York. But his influence didn't stop at the state line.

Pedro – who passed away Jan. 10 at 87 – was one of the Legion's most visible national leaders, so much that the membership voted to make him an honorary past national commander at the 94th National Convention in Indianapolis.

"I really thought he deserved that honor, and I was proud to stand alongside him," says Past National Commander Jake Comer, a friend of Pedro's for more than 30 years. "Beyond New York, his leadership spanned the national American Legion as far as advancing people, moving them forward, mentoring them."

A World War II Navy veteran and 68-year member of Post 401 in Tioga, N.Y., Pedro took over as acting department adjutant in 1984, became the permanent adjutant two months later and served in that position until retiring last July. Upon his retirement, the Department of New York passed a resolution naming Pedro department adjutant emeritus "for his dedicated and unselfish service to his community, state (and) nation."

Robert Morrill – longtime chairman of the National Public Relations Commission, past department commander and Department of New York finance director for years – met Pedro in 1978, during Morrill's first department convention. Morrill was one of six people from his county who voted for a candidate running for department commander with Pedro's support. The candidate won by six votes.

"Years after that, Dick could always name the six who voted that way," Morrill says. "That was the start of our friendship. He saw fit to help me along, and he gave me opportunities that I'm not sure I'd have gotten otherwise."

"But he was more than a mentor to me. I grew up without a father, and he was like a father to me."



Pedro, who served in the Navy during World War II, greets a sailor during D-Day ceremonies at Normandy, France, in 2012.

In addition to working for IBM in manufacturing and engineering for 33 years, Pedro served as department commander, National Executive Committeeman, and on various commissions and committees.

"I learned a lot from him, especially how he handled people," Comer says. "He was a true gentleman, and when he said something you could take it to the bank."

North Carolina National Executive Committeeman Jerry Hedrick presented Pedro with a plaque during his national commander ceremony in 2012. "These plaques are usually given to men who are about to do great things, but you have already done great things – a lifetime full of great things for your fellow veterans, your country and The American Legion," he told Pedro. "We know that you will continue to serve The American Legion, and all of us will continue to be far better because of it."

Pedro is survived by his wife Jeanne, their children Richard Pedro and Debra Hackett, and several grandchildren, nieces and nephews.

Memorial contributions can be sent to the Legion's National Emergency Fund, P.O. Box 1055, Indianapolis, IN 46206 or St. Jude's Children's Research Hospital, 501 St. Jude Place, Memphis, TN 38105.



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Official White House photo by Lawrence Jackson

INTERVIEW

From Oratorical Contest to the White House

Long before Hope Hall became President Barack Obama's videographer, she was a successful competitor in The American Legion's Oratorical Contest. Her winning streak as a speaker began in her corner of Connecticut in the 1980s. She went on to win the state and regional championships and made it to the national semifinals. Today, Hall is known as an award-winning documentary filmmaker, cinematographer and photographer. But she hasn't forgotten all she learned while participating in the Legion's Oratorical program.

How did you get involved in the Oratorical Contest?

It all began with "Miss K." If we are lucky in our school years, we are blessed with at least one teacher who becomes a true mentor and markedly influences the path of our life. Mine was Fran Kondziela at Roger Ludlowe High School in Fairfield, who inspires me to this day.

She became my English teacher, my director in just about every play and musical she produced, my collaborator as she pushed me to take on choreographing shows. Then, senior year, came the final nudge: she announced in speech class that we all had to write a speech about the Constitution that she would consider submitting to The American Legion National High School Oratorical Contest.

How did you benefit from participating in the program?

Honestly, until my teacher challenged me to jump into the competition, I don't think I had ever thought of myself as someone who could stand up and expound on my ideas spontaneously, especially around issues that I didn't feel I knew that much about. Recitation is one thing. Having done theater – memorized and performed lines of text for three years leading up to this experience – I felt pretty comfortable with the speech part. But the extemporaneous part was where I feel like I really grew, and stretched myself in ways I hadn't imagined I could.

Thank you, American Legion, and a very special shout-out to my buddies at Post 143, who came to every competition and treated me like I was one of their own.

Read the full interview with Hope Hall online:

 www.legion.org/magazine

– Andy Romey

VERBATIM

"America is one big pothole."

Ray LaHood, former secretary of the U.S. Department of Transportation, telling Fox News' Neil Cavuto that unless Congress acts, the Highway Trust Fund will run out of funds at the end of fiscal 2014. He said the United States has fallen to No. 16 from No. 1 in terms of infrastructure and called for an increase in the gas tax.

**DEFENSE**

MRAPs for police

Local police forces across the United States are receiving surplus MRAPs from the U.S. military. Each 18-ton, combat-ready truck – which helped protect U.S. forces from roadside bombs in Iraq and Afghanistan – costs \$500,000, but the Pentagon is giving the trucks away free to U.S. police and sheriff's departments. "It's armored. It's heavy. It's intimidating. And it's free," Albany County, N.Y., Sheriff Craig Apple told The Associated Press.

Law-enforcement agencies love the MRAP because of its intimidating look and size, as well as its virtual indestructibility. But the trucks do have their drawbacks.

"They are too big to travel on some bridges and roads and have a tendency to be tippy on uneven ground. And then there's some cost of retrofitting them for civilian use and fueling the 36,000-pound behemoths that get about 5 miles to the gallon," AP observes. Some retrofits cost up to \$70,000.

After the Pentagon distributed an initial batch of 165 MRAPs in 2013, requests from police agencies soared. Police departments have asked for 731 MRAPs since mid-2013.

Defense News reports there are 11,000 MRAPs in Afghanistan. The Pentagon plans to sell as many as 2,000 MRAPs to Afghans and other allies, thereby keeping shipping costs down.





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ASK A SERVICE OFFICER

The Affordable Care Act and VA health care

**Cajun Comeau**

Department Service Officer, North Carolina

Q: As a veteran, do I need to sign up for the Affordable Care Act?

A: If you are enrolled in Department of Veterans Affairs (VA) health-care programs – including VA health care, civilian health and medical (CHAMPVA) and spina bifida health care – you have coverage under the standards of the law and do not need to take further action. The Affordable Care Act (ACA) does not change your VA benefits or out-of-pocket costs.

Veterans enrolled in VA's health-care system will receive this information through the mail. The letter from VA is simply another means to inform you that it is not necessary to take additional steps to comply with the health coverage standards that went into effect in January.

It is important to note that if you are in Priority Group 8E or 8G, you are not enrolled in VA's health-care system and must make sure you have health coverage that meets minimum requirements under the ACA. Groups 8E and 8G are made up of veterans with gross household incomes above the VA national income threshold and the geographically adjusted income threshold for their resident location who are either 0 percent, non-compensable service-connected or not service-connected at any rate.

Find an American Legion accredited service officer in your state:

www.legion.org/serviceofficers

Do you have a question for Department of North Carolina Service Officer Cajun Comeau about the claims process or veterans benefits in general? Send it to askso@legion.org.

**GALLERY**

A soldier known only as "Tom" marked his first wedding anniversary on a bunk canvas while en route to Vietnam aboard the troopship General Nelson M. Walker in 1967. Go to www.legion.org/library to read more about Walker and the graffiti found there after the ship was retired from service. Photo courtesy Art Beltrone

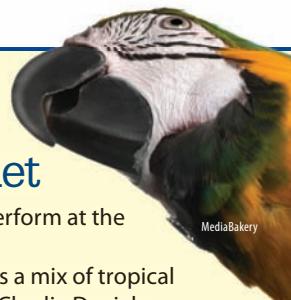
CONVENTION

Buffett tribute band to play National Commander's Banquet

A Jimmy Buffett tribute band from Richmond, Va., will perform at the National Commander's Banquet on Aug. 26.

Chosen by National Commander Dan Dellinger, B2B plays a mix of tropical rock, Caribbean country, original music and favorites from Charlie Daniels, Kenny Chesney, Toby Keith, Tracy Byrd, The Drifters and Van Morrison.

Tickets are \$45. Those interested in purchasing tickets should contact their department adjutant.



MediaBakery

Convention opportunities for exhibitors, marketers

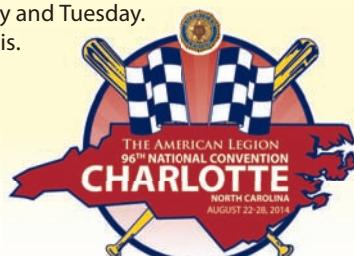
The 2014 Convention Marketing Opportunities Package – covering exhibit, sponsorship, advertising and fundraising options for those interested in reaching a broader audience and enhancing their company's brand – is available online on the Legion's National Convention web page.

The Exhibit Hall for the 96th National Convention will be at the Charlotte Convention Center, Hall B, Aug. 22-26. Hours will be 8 a.m. to 3:30 p.m. Friday, Saturday and Monday, and 8 a.m. to 2 p.m. Sunday and Tuesday. Space is available on a first-come, first-served basis.

www.legion.org/convention

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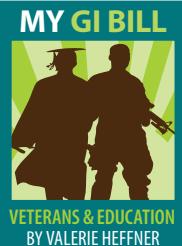
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EDUCATION

The ups and downs of monthly housing allowance



Q: I am enrolled at the University of Florida. I served in the Army and am eligible for Post-9/11 GI Bill benefits. I've been told my monthly housing allowance (MHA) was set to increase Jan. 1. When will I receive the increase in payment?

A: The MHA payments you receive for the Post-9/11 GI Bill are based on the military's Basic Allowance for Housing (BAH) rates for an E-5 with dependents. DoD adjusts the military BAH rate every calendar year (or Jan. 1) based on changes to housing costs across the country. Rates can go up or down.

Public Law 111-377 (the Post-9/11 Veterans Educational Assistance Improvements Act of 2010) amended the effective date for the adjustment of the MHA you receive under the Post-9/11 GI Bill from Jan. 1 to the beginning of the academic year (Aug. 1).

If the BAH increased for your area, you will not see an increase until your September payment for training pursued in August. If the BAH decreased for your area, your MHA amount will not decrease unless you change schools or have more than a six-month break in training.

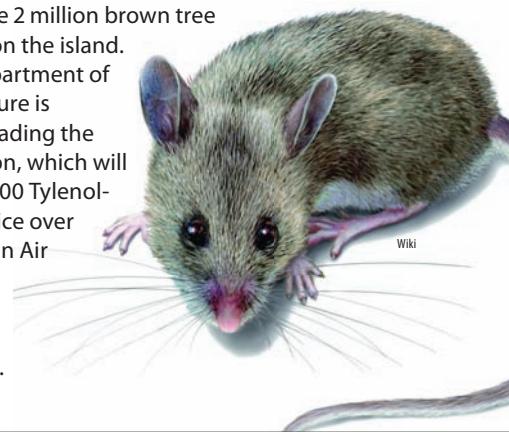
Valerie Heffner is a Marine Corps veteran and member of American Legion Post 27 in Arizona. askvalerie@legion.org

WILDLIFE

(Mice) bombs away

The United States is dropping thousands of mice pumped full of Tylenol onto the island of Guam. As NBC News reports, the dead-mice invasion is the latest attempt to eradicate the brown tree snakes that have infested the island since the 1950s, when the nonnative species is thought to have arrived on cargo ships. This snake is highly susceptible to painkillers such as acetaminophen; just 80 mg can kill one. There are some 2 million brown tree snakes on the island.

The Department of Agriculture is spearheading the operation, which will drop 2,000 Tylenol-laced mice over Andersen Air Force Base in the U.S. territory.



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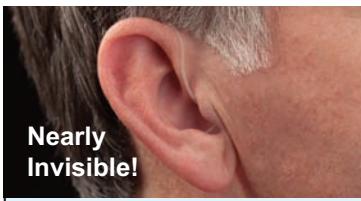
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“I would definitely recommend them to my patients with hearing loss” —Amy S., Audiologist, Munster, Indiana



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CAREERS

Three essential résumé tips



You can write your résumé better and faster by following guidelines used by professional résumé writers.

WRITE FROM THE BOTTOM UP

- Start by putting the "easy" information at the bottom. This usually includes education, certifications, honors, awards, affiliations and other categories with facts to be organized (not written).
- Put the oldest positions first. You don't have to say much about them, so they're quick and easy.
- Next, write recent job descriptions. These will generally take more time because you'll include more detail about responsibilities and achievements as they relate to your objectives.
- Finish by writing the all-important summary. Use this section to instantly communicate who you are and the value you bring.

CREATE COMPELLING CONTENT

- Create interesting and well-written content that engages readers. If the content isn't strong, neither you nor your résumé will be memorable.
- Get to the point with the most important information first. Don't hide results at the end of a long paragraph. Highlight successes at the beginning.
- Focus on specific and concrete language, facts and information. Eliminate unnecessary adjectives and meaningless detail.
- Avoid jargon and résumé lingo. Write the way you speak – naturally.

FORMAT FOR READABILITY, SKIMABILITY

- Use format to guide readers through your résumé. Large headings make it easy to find different sections, bold job titles make them pop, and other font choices showcase your achievements and draw the eye to important information.
- Use a large enough font size. Make sure your résumé is easy to read when viewed at 100 percent on a screen and when printed.
- Present information in quick "bites."
- No long, dense paragraphs (three to four lines maximum) or lengthy bullet points (one to two lines).
- No long "laundry lists" of bullet points; break them into small groups with subheadings.

See what you can do to make the content in your résumé richer and the visual presentation stronger. Everything counts in résumé writing.

Wendy Enelow is co-author of "Expert Résumés for Military-to-Civilian Transitions" and "Expert Résumés for Career Changers."

LEGISLATIVE

Chronology of the COLA war

Aug. 30, 2011 President Barack Obama, speaking at the Legion's 93rd National Convention in Minneapolis, promises to not "balance the budget on the backs of our veterans."

November 2011 The Joint Select Committee on Deficit Reduction, or "supercommittee," fails to find a solution to a federal budget deficit, triggering automatic cuts through sequestration in 2013.

Oct. 16, 2012 Then-National Commander Jim Koutz pens a nationally distributed editorial about sequestration cuts and their potentially devastating effect on national security.

May 8-9, 2013 The Legion's National Executive Committee passes Resolution No. 25, opposing any lowering of cost-of-living adjustments for military retirees.

Sept. 2, 2013 The American Legion Legislative Priorities report is delivered to the 113th Congress. Item No. 1 concerns the maintenance of veterans benefits.

Sept. 10, 2013 National Commander Dan Dellinger testifies at a joint hearing of the House and Senate committees on Veterans Affairs and calls for protection of veterans benefits.

Oct. 1-16, 2013 Failure to enact legislation to fund the federal government leads to a shutdown that furloughs approximately 800,000 employees, threatens benefits for veterans and military retirees, and closes down national parks. One site under the administration of the National Park Service, the National World War II Memorial in Washington, is closed to veterans, who simply move the barriers and enter anyway.

Oct. 4, 2013 Dellinger delivers a press conference at the National World War II Memorial in the midst of the shutdown.

Oct. 17, 2013 President Obama signs a bill that temporarily ends the shutdown and raises the U.S. debt ceiling.

Oct. 18, 2013 The Legion hosts a Military and Veterans Benefits Summit in Washington, inviting other veterans organizations to establish a unified front in the battle to protect the benefits of those who have served in uniform.

Dec. 16, 2013 Dellinger pens a letter, hand-delivered to every senator, demanding that reduced cost-of-living adjustments (COLA) for military retirees be removed from the budget bill.

Jan. 9, 2014 The Legion urges its 2.4 million members to contact their congressional delegations to demand removal of all COLA reductions for military retirees from the budget bill.

Jan. 15, 2014 The House passes a \$1.1 trillion omnibus spending bill that removes COLA reductions only for medically disabled military retirees – about 96,000 of America's 903,000 military retirees who would be affected.

Jan. 17, 2014 Sens. Dean Heller and Susan Collins introduce a bill repealing the COLA provision, which the Legion supports.

Jan. 21, 2014 Sen. Bernie Sanders introduces an omnibus bill that includes repeal of the provision, which the Legion also supports.

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PERSONAL FINANCE



Protect your stuff and pass it on

As a USAA employee, I travel quite a bit, speaking to groups about personal finance. I'm often the first USAA employee people have ever met face to face. Thankfully, most of the feedback I get is positive, except for a few folks who hope I can influence their insurance rates. (Sorry, I can't.)

At a recent event, I was approached by a gentleman who was interested in becoming a USAA member. He did not serve, but his father was a World War II veteran. I explained to him that USAA membership can pass from one generation to the next. You've seen the TV commercials by now, right?

If his father joined by purchasing a property insurance policy (such as auto, renters or homeowners insurance), the son would be eligible to take advantage of all that USAA offers.

But there was a problem with my suggestion. After some discussion, it became clear that getting his 90-year-old father, who was a bit set in his ways, to change his current insurance coverage might not be the easiest way for the son to get his foot in USAA's door.

So we looked at other options. Instead of getting Dad to change his coverage, he could add coverage he didn't already have. A Valuable Personal Property (VPP) policy looked like it might work. A VPP policy is designed to cover the valuable items people accumulate over the years, and apparently Dad had quite a collection.

In addition to offering important coverage, a VPP policy is an excellent way to open the door to USAA membership for your children. Here are some key aspects of USAA's coverage:

FOCUS ON FINANCES



J.J. MONTANARO

- **It's easy.** In most cases, you can sign up online or by phone in just a few minutes.

- **It's inexpensive.** We have the coverage for my wife's jewelry, and it's less than \$10 a month. But coverage starts as low as \$4 a month. Of course, the premium will vary depending on what you're protecting. You'll typically need renters or homeowners insurance, too, but you could save some money on those policies by adding VPP.

- **It's for more than just bling.** Jewelry can be covered, but so can silverware, fine art, coins, stamps, cameras, guns, furs and musical instruments, just to name a few.

- **There's no deductible.** While renters or homeowners insurance plans give you some protection for expensive items, you'll be subject to the policy's deductible. That's not true of VPP because there is no deductible.

- **You'll get replacement cost coverage.** This means you'll receive the dollar amount it takes USAA to replace your item. And you can get help replacing lost items. USAA even has in-house graduate gemologists who can assist members with claims involving jewelry.

As for the gentleman and his father, I'm happy to report that they got things lined up over the phone before we parted ways that day. How about you? Are your valuable possessions protected?

J.J. Montanaro is a certified financial planner for USAA, The American Legion's preferred provider of financial services. Submit questions for him online.

www.legion.org/focusonfinances

VERBATIM

“...we saw a report stating that our phones have 18 times more harmful bacteria than the handle on a men's-room public toilet. We started to research online, and we only found more proof.”



Dan Barnes, who helped his cousin, Wesley LaPorte, develop PhoneSoap, which uses UV-C light to sanitize smartphones while they charge. The Utah men were disgusted by news reports that the warmth generated by smartphones makes them susceptible to bacterial growth, including staph, E.coli and MRSA.

Source: UPI

HISTORY

A wound reopened

During a recent inventory of the paintings and photographs at the U.S. Army War College in Carlisle Barracks, Pa., an unidentified official asked administrators why the college honors two generals who fought against the United States: Robert E. Lee and Thomas "Stonewall" Jackson. *The Washington Times* reports that the War College is now mulling what to do with these holdings.

Both generals graduated from West Point and served with distinction during the Mexican-American War. Yet both also served in key rebel posts during the Civil War.

The *Times* notes, "In 1975, Congress enacted a joint resolution reinstating Lee's U.S. citizenship in what could be considered a final act to heal Civil War wounds. The resolution praised Lee's character and his work to reunify the nation. It noted that six months after surrendering to Gen. Ulysses S. Grant, Lee swore allegiance to the Constitution and to the Union."

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How to submit a reunion

The American Legion Magazine publishes reunion notices for veterans. Send notices to **The American Legion Magazine, Attn: Reunions, P.O. Box 1055, Indianapolis, IN 46206**, fax (317) 630-1280, e-mail reunions@legion.org or submit information via our website, www.legion.org/reunions.

Include the branch of service and complete name of the group, no abbreviations, with your request. The listing also should include the reunion dates and city, along with a contact name, telephone number and e-mail address. Listings are publicized free of charge.

Your notice will appear on our Web site within a week and will remain available online until the final day of your reunion. Upon submission, please allow three months for your reunion to be published in print. Due to the large number of reunions, The American Legion Magazine will publish a group's listing only once a year.

Notices should be sent at least six months prior to the reunion to ensure timely publication.

Other notices

"In Search Of" is a means of getting in touch with people from your unit to plan a reunion. We do not publish listings that seek people for interviews, research purposes, military photos or help in filing a VA claim. Listings must include the name of the unit from which you seek people, the time period and the location, as well as a contact name, telephone number and e-mail address. Send notices to **The American Legion Magazine, Attn: "In Search Of," P.O. Box 1055, Indianapolis, IN 46206**, fax (317) 630-1280 or e-mail reunions@legion.org.

The magazine will not publish names of individuals, only the name of the unit. Listings are published free of charge.

Life Membership notices are published for Legionnaires who have been awarded life

memberships by their posts. This does not include a member's own Paid-Up-For-Life membership. Notices must be submitted on official forms, which may be obtained by sending a self-addressed stamped envelope to **The American Legion Magazine, Attn: Life Memberships, P.O. Box 1055, Indianapolis, IN 46206**.

"Comrades in Distress" listings must be approved by the Legion's Veterans Affairs & Rehabilitation division. If you are seeking to verify an injury received during service, contact your Legion department service officer for information on how to publish a notice.

To respond to a "Comrades in Distress" listing, send a letter to **The American Legion Magazine, Attn: Comrades in Distress, P.O. Box 1055, Indianapolis, IN 46206**. Include the listing's CID number in your response.

"Taps" notices are published only for Legionnaires who served as department commanders or national officers.

AIR FORCE / ARMY AIR FORCES

5th, 2nd Mule Train, Nashville, TN, 9/23-25, Roger Robertson, (760) 245-0201, rdrc@msn.com; **20th AP/SP Sqdn**, Colorado Springs, CO, 5/13-16, Roy Johnson, (360) 929-3791, johnson6932@fidalgo.net; **22nd Trp Carrier Sqdn MAS**, Biloxi, MS, 5/27-29, Henry Trujillo, (719) 545-4156, alute@comcast.net; **51st Ftr Interceptor Wing Assn**, Myrtle Beach, SC, 9/11-13, Ernie Stroud, (803) 475-2654, erniesth@windstream.net; **60th TCG & C-119 Vets (1950-1961)**, Branson, MO, 9/14-18, Paul Baldwin, (254) 694-2267, dbaldwin@hillbillsore.net; **91st Strat Recon Wing (McGuire AFB, 1948-1949, Yokota AB, 1950-1954, Barksdale AFB, 1950-1951 & Lockbourne AFB, 1951-1957) - 6091st SRS, 91st Bomb Wing (1963-1968), 91st Space/Missile Wing (1968-2014), 91st Bomb Grp (WWII) & Lockbourne AFB Reunion Grp**, Wright-Patterson AFB, OH, 8/12-16, Jerry Haines, (937) 325-9306, gerald_haines@yahoo.com; **692nd AC&W Sqdn**, Baudette, MN, 7/3-6, Alan Phillippe, (218) 766-3385, fishinflip5@aol.com; **Army Air Corps Pilot Classes of WWII**, St. Louis, 9/10-15, Stan Yost, (239) 466-1473; **Nagoya/Komaki AB, Japan**, Midwest City, OK, 5/18-21, Richard Klegin, (918) 697-6298, wtlighthouse@yahoo.com; **Torrejon AB (Madrid, Spain)**, Tysons Corner, VA, 7/10-13, Dia Poole, (916) 838-1604, mhsthst@gmail.com; **UPT Class 83-03**, Reno, NV, 9/12-14, Dale Goff, (304) 415-8685, dale.goff3@gmail.com

ARMY

5th Bn 42nd FA, Fayetteville, NC, 9/11-14, Charlie Morton, (407) 463-2086, reunion2014charlie@aol.com; **15th Med Bn 1st Cav Div**, Orlando, FL, 4/2-6, Leo Williams, (407) 277-5763, dragin52@hotmail.com; **16th Inf Rgt**, Fort Riley, KS, 6/4-8, Steven Clay, (913) 651-6857, ironranger3@yahoo.com; **18th Avn Co "Otter Nest" & 54th Avn Co "Otter Air Serv."**, Nashville, TN, 7/31-8/3, Ron Haugen, (507) 995-5575, rhaugen@fmwildblue.com; **34th Sig Bn**, Washington, 5/15-18, Al Hitson, (865) 680-1750, hitson@att.net; **76th Eng Const Bn**, Lebanon, TN, 4/24-26, E.P. "Zeke" Gandara, (402) 477-7230, zekmil@mail.com; **101st Abn E Co/2/501 Recon (Vietnam)**, Myrtle Beach, SC, 9/7-14, Michael Campbell, (843) 750-0705, campbell7578@scr.rv.com; **174th Assault Heli Co**, Fort Walton Beach, FL, 5/1-4, Pete Leutik, (715) 213-4599, hightnoon12@hughes.net; **503rd Engr Co (LE) (Germany, 1950-1980)**, Branson, MO, 5/18-21, Sherman Mills, (703) 590-3725, sm7409@aol.com; **697th Eng Co Pipeline**, Las Vegas, 5/11-15, Roy Ney, (515) 254-9288, runner551@aol.com; **720th MP Bn - 615th, 212th, 188th & Attached Units**, Colorado Springs, CO, 5/1-5, Thomas Watson, (864) 391-2661, mp720reunion@wctel.net; **1205th Trans Rwy Operating Bn**, Southport, NC, 7/24-27, Ronald Organek, (860)

346-5100, ronorganek@comcast.net; **A Co HQ QM Bn 4th Armd Div**, Pigeon Forge, TN, 6/22-25, Lloyd Harfst, (636) 742-2071, mlharfst@charter.net; **Army CIC Vets**, Minneapolis, 9/18-22, John Knobloch, (772) 341-2063, johnknobloch@hotmail.com; **Camp Kaiser, Korea**, Fort Riley, KS, 6/3-8, Joe Wietlisbach, (812) 852-4916, jowietli@aol.com; **Eng OCS Class 22 Hotel (Aug 1969)**, Springfield, VA, 8/8-10, Charles Kitson, (610) 291-9858, ckitson5@comcast.net; **Merrill's Marauders & Descendants**, Milwaukee, 8/29-31, Jerrie Daly, (651) 204-5002, mmpdtreas@gmail.com; **Society of First Inf Div "Big Red One"**, Orange County, CA, 6/25-29, Jen Sanford, (215) 654-1969, soc1id@aol.com; **US Army Support Thailand**, Colorado Springs, CO, 6/26-29, Joseph Wilson, (719) 310-3558, jjwilsonjr@yahoo.com

COAST GUARD

Icebreaker Muster, Laughlin, NV, 5/18-23, Rick Greene, (530) 842-3937, coastiegreeene@nctv.com

JOINT

All 3 War Vets Assn, Branson, MO, 5/28-31, George Winn, (888) 452-3434, all3wars@aol.com

MARINES

1st Bn 27th Mar, Jacksonville, FL, 9/17-21, Felix Salmeron, (469) 583-0191, mar463@aol.com; **3/26 Marines (Vietnam)**, Ennis, MT, 6/11-14, Andy DeBona, (406) 581-6707, a.debona@verizon.net; **MCAA 531 Gray Ghost Sqdn**, Quantico, VA, 4/24-27, Ralph Delisanti, (585) 426-4091, ralphdelisanti@yahoo.com; **Mike Btry 4/12 & 3rd 155 Howitzer Btry**, Myrtle Beach, SC, 9/7-10, Don Brennan, (843) 236-0156, mbgolfer79@aol.com

NAVY

Abnaki ATF 96, Colorado Springs, CO, 8/13-17, Don Fries, (678) 525-7925, donwfries@gmail.com; **Ajax AR 6**, Pensacola, FL, 6/8-12, Thomas Judge, (210) 481-3699, tjudge7673@sbcglobal.net; **Aludra AF 55**, Branson, MO, 9/7-13, Louise Berthiaume, (410) 758-2553, liouieber@gmail.com; **American Amph Force Assn**, Norwich, CT, 9/24-27, Patrick McCormick, (978) 649-3094, patrick1561@verizon.net; **Ashtabula AO 51**, Hurtsville, AL, 6/25-28, Charles Boyd, (256) 776-9270; **Atka AGB 3**, Plainfield, IN, 4/24-27, Carl Brown, (616) 308-4846, brown carlione@aol.com; **Bache DD/DDE 470**, Pensacola, FL, 9/16-20, Tom Blaszczyk, (708) 798-8782, tblaszbache470@sbcglobal.net; **Bataan CVL 29**, Branson, MO, 5/14-17, Sandra Cosenza, (480) 753-4771, scosenza1@cox.net; **Begor ADP 127**, Branson, MO, 10/8-12, Rich Pardy, (541) 601-1055, rogiv12@charter.net; **Bergall SS 320/SSN 667**, San Francisco, 9/4-7, Bryan Waller, (616) 745-2923, bwaller@bergall.org

Bluefish SSN 675/SS 222, Norfolk, VA, 5/15-18, John Wittenstrom, (910) 235-0191, jwittenstrom@rr.com; **Boxer CV/CVA/CVS 21 & LPH/LHD 4**, Branson, MO, 9/24-28, Lane Wletschak, (414) 353-1444, lanegayle@ameritech.net; **Charles P. Cecil DD/DDR 835**, Myrtle Beach, SC, 9/21-27, Greg Wells, (405) 365-1926, glw513@yahoo.com; **Chikaskia OA 54**, Colorado Springs, CO, 4/30-5/4, Robert Grant, (352) 753-7552, bobgrant1942@gmail.com; **Cleveland CL 55**, Chicago, 7/9-13, Rita Kealy, (708) 651-3744, kealyrm@sbcglobal.net; **Cusk SS 348**, Deadwood, SD, 9/7-11, Delmer Wetering, (605) 368-2432, dswetering@aol.com; **Destroyer Leader Assn**, Rochester, MN, 8/26-29, Mike Bugara, (401) 635-8860, mjbbugara@hotmail.com; **Fairview E-PCE(R) 850**, Branson, MO, 4/24-27, Frank Jones, (800) 377-6834, fjones@maine.rr.com; **Galveston CLG 3**, Virginia Beach, VA, 9/17-21, Tom "Soupy" Campbell, (609) 784-6722, galveston@comcast.net; **GCA/ATC**, Bloomington, MN, 9/10-14, Kent Fairchild, (559) 924-4531, 2chiefkent6186@att.net; **John S. McCain DL 3/ DDG 36**, Rochester, MN, 8/26-29, Peter Peterson, (321) 952-2066, peteusna@aol.com; **Jouett DL/GC/CG 29**, Annapolis, MD, 9/2-6, Wayne Semenkon, (410) 679-4790, semiooppa@netzero.net; **Lexington CV 16**, Corpus Christi, TX, 10/5-9, Bob DiMonte, (850) 492-3483, bobdimonte@cox.net; **LSD/LSMR Assn**, Mobile, AL, 9/17-20, David Miller, (814) 763-3090, dkmiller@zoominternet.net; **LST 372**, Indianapolis, 9/6-8, Wayne Foran, (217) 678-8145; **Maddox DD 731/622/168**, Baton Rouge, LA, 9/10-14, Dennis Stokhaug, (262) 679-9409, maddox64@aol.com; **Massey DD 778**, Portland, ME, 9/18-22, Steve Jordan, (207) 729-1706, scjord@comcast.net; **Mauna Kea AE 22**, Kilaeua Military Camp, HI, 8/7-9, Dick States, (520) 395-1780; **Mitscher DL 2/DDG 35**, Rochester, MN, 8/26-29, Raymond Caldwell, (513) 542-9488, raymond78@zoomtown.com; **NAS Sanford All Units & Sqdns (1942-1968)**, Sanford, FL, 6/26-29, Ralph Feeback, (407) 302-2252, dlfrsf@aol.com; **Nitro AE 2/23**, Norfolk, VA, 6/19-22, Robert Eberlein, (574) 277-3128, ebb23@aol.com; **NCMC 62 & Edzell, Scotland, Seabees**, Gulfport, MS, 4/24-28, Norm Hahn, (715) 379-8482, normhahnjr@yahoo.com; **Norfolk DL 1**, Rochester, MN, 8/26-29, Bob Godas, (516) 293-4115, bob190@verizon.net; **Raton SS/SSR/AGSS 270**, Branson, MO, 9/17-21, Larry Kramer, (360) 697-2842, ldkramer43@hotmail.com; **Rich DD 820**, St. Pete Beach, FL, 5/12-16, Jim Chester, (937) 672-8568, reunion2014@ussrich.org; **Roanoke CL 145**, Williamsburg, VA, 4/24-27, Tom Bevan, (732) 608-9483, tomvan15@comcast.net; **Sam Houston SSBN/SSN 609**, Seattle, 9/11-13, Howard Dobson, (302) 764-1197, howardvaldobson@verizon.net; **Satyr ARL 23 (Vietnam)**, Chattanooga, TN, 6/4-8, Charles Massey, (410) 883-3361, ctbwonder@verizon.net; **Seemmes DDG 18**, White Plains, NY, 7/9-12, Kevin Neary, (845) 416-2722, kevinneary1@verizon.net

comcast.net; **Swordfish SSN 579**, Branson, MO, 5/14-18, George Hudson, (503) 843-2082, gdhudson@aol.com; **Ticonderoga CV/CVS/CVA 14 & CG 47**, Charleston, SC, 5/22-26, John Deasy, (215) 348-9981, deasyjjr@aol.com; **Tidewater AD 31**, Branson, MO, 9/3-7, Dean Agee, (417) 759-2860, rdmlagee@dishmail.net; **VF-141/VF-53 "Iron Angels,"** Nashville, TN, 5/5-9, Bill Luxon, (724) 899-2108, oneezhr@zoominternet.net; **Washeo County LST 1165**, Rapid City, SD, 9/17-20, Dennis Steenbergen, (303) 470-1187, dsteenbergen1165@gmail.com; **Wilkinson DL 5**, Rochester, MN, 8/26-29, John Lair, (619) 479-7387, hobocamp@aol.com; **Willard Keith DD 775**, New Orleans, 5/7-10, Don Hempstead, (501) 884-6242, dhempj2@telco.com; **Willis A. Lee DL 4**, Rochester, MN, 8/26-29, Frank Graham, (718) 934-6410, frankdl4@optonline.net

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6th Tow Target Sqdn (Johnson AB, Japan, 1952-1954), Jerry Satterfield, (740) 345-7504, reds1975612@hotmail.com
7th Maint Bn (Camp Friendship, Korat, Thailand, 1966-1967), John Carey, (201) 653-3060, jocar436@aol.com
11th Armd Cav Rgt "Black Horses" Football Team (1960), Bartow Houston, (252) 946-6271, 2bartow@live.com
55 Sqdn Weather Grp (Forbes AFB, Topeka, KS, 1960-1963), Ed Gaddie, (317) 514-6290, edgaddie@sbcglobal.net

91st MP Bn (Pusan, Korea, 1952-1954), Don Hart, (989) 732-8102

131st Supply Sqdn (George AFB, CA, 1951-1952), Bob Breslo, (480) 471-3079, rpbrreslo@cox.net

193rd Inf Bde 3rd Bn 5th Inf Rgt (Fort Kobbe, Panama Canal Zone, 1969-1971), Bud Monaco, (708) 425-0174, sopromusic@comcast.net

330th Trans Co (GS) (Vung Tau, Vietnam, Apr 1963-Aug 1968), Charles Snook, (727) 856-3396, snookc@hotmail.com

403rd Evac Hosp (Fort Bragg, NC, 1950-1952), George Case, aecase@charter.net

501st Admin Co 1st Armd (Ansbach, Germany, 1971-1973), Rick Marik, (979) 543-7348

502nd Armd Med Co (Fort Skelly, Regensburg, Germany, 1960-1962), Bartow Houston, (252) 946-6271, 2bartow@live.com

538th Eng HQ Co 9th Log Cmd (Korat, Thailand, 1966-1967), Tommy Grant, (843) 658-3659, janicegrant@shtc.net

591st, 595th Eng Cos (1966-2014), Ken Kiel, (414) 529-7731, kconst@wi.rr.com

1605th AB Wing MATS (Lajes Air Field, Azores, Portugal, 1966-1967), Edward Mitchell, (239) 280-7830, emitchell55@gmail.com

6938th RSM (Greece, 1954-1956), H. Hauptman, (909) 463-0181, bagger112@msn.com

Clark AB AFPN-TV Amateur Talent Production, Mil Cast, Crew & Dependents (1965-1967), Tom Winstead, (803) 778-2237, christiangolf@ftc-i.net

Landing Ship Sqdn Two & LSTs (Dominican Republic & Vietnam, 1960s), Harvey Spencer, (864) 638-7553, spencer.carol@att.net

Plt 259 (Parris Island, SC, July 1946), Jim Larkin, (732) 899-3026, mickmuldoon@gmail.com

Plt 347 (MCRD San Diego, July 1963), Henry Hernandez, (210) 488-5461, usmcrecon7@satx.rr.com

TAPS

Manuel A. Mirailh, Dept. of Pennsylvania.

Nat'l Distinguished Guests Cmte. Vice Chmn. 2001-2002, Nat'l Foreign Relations Cncl. Vice Chmn. 2004-2005 and Nat'l Legis. Cmssn. Memb. 2011-2014.

Roland E. Patnode Jr., Dept. of New Hampshire.

Dept. Cmdr. 2003-2004, Nat'l Exec. Cmte. Alt. Memb. 2007-2011, Nat'l Americanism Cncl. Vice Chmn. 2001-2003, Nat'l Foreign Relations Cncl. Vice Chmn. 2005-2006, and Nat'l Public Relations Cmssn. Memb. 2004-2005 and 2006-2012.

Richard M. Pedro, Dept. of New York.

Past Nat'l Cmdr. 2012-2014, Dept. Cmdr. 1969-1970, Nat'l Exec. Cmte. Alt. Memb. 1970-1971, Nat'l Americanism Cncl. Vice Chmn. 1967-1970, Nat'l Advisory Cmte. to Nat'l Cmdr. Memb. 1977-2014, Nat'l Conv. Cmssn. Advisory Board Memb. 1984-2001, Nat'l Emblem Cmte. Memb. 1970-1973, Nat'l Exec. Cmte. Memb. 1971, 1977-1984 and 1994-1995, Nat'l Citizens Flag Alliance Consultant 1994-2002, Nat'l Sec. Cmssn. Memb. 1971-1977, Nat'l Sec. Cmssn. Liaison Cmte. Memb. 1977-1978, Nat'l Sec. Cmssn. Liaison Cmte. Chmn. 1971-1977 and 1977-1984, and Nat'l Subcmte. on Cmtes. Memb. 1979-1984.

Walter L. Saur, Dept. of Iowa.

Nat'l Distinguished Guests Cmte. Vice Chmn. 1988-2002 and 2009-2013, and Nat'l Legis. Cmssn. Memb. 2002-2009.

John C. Thomas, Dept. of Kansas.

Dept. Cmdr. 2010-2011 and Nat'l Americanism Cncl. Vice Chmn. 2012-2013.

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Maybe they call it middle age because that's where it shows first.

A MINISTER decided to get acquainted with a new family in his congregation and made a house call one evening. After his knock on the door, a voice inside called out, "Is that you, Angel?"

"No," the minister replied, "but I'm from the same department."

A TOURIST peering into the crater of a large volcano in Greece said, "It looks like hell."

The guide responded, "You Americans have been everywhere."

I DON'T KNOW what to buy my wife anymore. First she wanted a mink, so I got her one. Then she wanted a silver fox, so I got her one. She still isn't happy, and now the house is full of animals.

A GIRL was visiting her friend, who had just bought two new dogs. The girl asked their names.

"Rolex and Timex," the friend replied.

"Whoever heard of giving dogs names like that?" "Hello? They're *watch* dogs!"

A CONSTRUCTION FOREMAN asked one of his new workers why he carried only one plank while everyone else carried two.

"I suppose," the worker replied, "it's because they're all too lazy to make two trips like I do."

A REPORTER asked an astronaut, "What's it like to do what you do?"

"It's weird," the astronaut replied. "It's the only job where you get fired before you go to work."



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IF AT FIRST you don't succeed, you'll get plenty of free advice from people who didn't succeed either.

A BABY SARDINE saw a submarine and swam off to its mother in terror.

"Don't be frightened, dear," the mother said. "It's only a can of people."

AN OLD MAN boasted, "I'll be 96 tomorrow and haven't got an enemy in the world."

"That speaks volumes about your personality," his friend replied, smiling.

"Yup. I've outlived every darned one of them."

"IN DEFENDING the budget deal, Congressman Paul Ryan quoted the Rolling Stones and said, 'You can't always get what you want.' When it comes to Congress, here's a better Stones quote: 'Can't get no satisfaction.' How about that?" – Jay Leno



DEFECTIVE HIP REPLACEMENT

We have learned that from studies past, present and ongoing that certain hip replacements made by the following companies and the following identified types have been recalled or are subject to pending national litigation. The hip replacement devices of concern are the following:

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- Durom® Acetabular Cup

BIOMET

- M2A Magnum

WRIGHT, INC.

- Conserve Cup Total Hip

STRYKER

- Rejuvenate and ABG II

If you or a family member have had one or both hips replaced since **2002**, and do not know the name of the manufacturer of your hip prosthesis or replacement device, but are having problems from pain, mobility or other concerns, then you may be entitled to compensation for the defective hip replacement device. The Branch Law Firm, a nationally known law firm, is handling these type cases and specifically representing clients on a national basis regarding the following hip devices: **Depuy ASR, Depuy Pinnacle, Zimmer Durom, Wright, Biomet M2A Magnum and Stryker Rejuvenate and ABG II**. Call for a confidential interview, **1-800-828-4529** or **1-800-243-3545** and visit our website at www.branchlawfirm.com.

Turner W. Branch, a principal and senior partner of the Branch Law Firm, retired as a 1st Lieutenant in the United States Marine Corps in 1968. He served on active duty in Camp Pendleton, California and at the Marine Corps Air Facility (MCAF) in Santa Ana, California. While at Camp Pendleton he served with the Second Battalion, Fifth Marines, First Marine Division (FMF) USMC.

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